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STATE OF WEST VIRGINIA

●

SEVENTY-NINTH REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of

COMMISSIONER OF BANKING

●

Fiscal Year Ending June 30, 1979

W. LOVELL HIGGINS, Acting Commissioner

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STATE OF WEST VIRGINIA

DEPARTMENT OF BANKING

W. LOVELL HIGGINS
Acting Commissioner

E. W. TURLEY
Supervisor
Division of Administration

Bank Examiner III
OLIN T. HAWK, Petersburg
K. REID DOLLY, Petersburg
WILLIAM W. SABO, Elkins
DAVID S. MUDIE, Charleston
HOWARD P. BENNETT, Morgantown
J. KEITH JOHNSON, Sissonville
GEORGE W. MULLINS, Cottageville
EDGAR R. SANSON, St. Albans

Bank Examiner, II
JAMES L. BENNETT, Salem
L. DALE COX, Sutton
R. CHARLES ROBEY, St. Marys

Bank Examiner I
JOE D. CAMPBELL, Grantsville
ROGER W. ENSLIN, Barboursville
TERRY ALLEN MCGINNIS, Morgantown
A. KEVIN THOMAS, Nitro

JUANITA T. AUER, Charleston
Secretary

JEAN TEEL, Charleston
Secretary

PHYLLIS GOODWIN, St. Albans
Clerk

MEMBERS
WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

W. LOVELL HIGGINS, Chairman of the Board
Acting Commissioner of Banking (Phone 348-2294)

WILLIAM G. POWERS, President
Huntington Trust & Savings Bank (Phone 529-3021)
P.O. Box 2087
Huntington, W. Va. 25721
  Representing banks with assets over $50 million
  Term expires 6/30/79

GEORGE B. MOOMAU, Executive Vice President
Grant County Bank (Phone 257-4111)
P.O. Box 188
Petersburg, W. Va. 26847
  Representing banks with assets from $25 million to $50 million
  Term expires 6/30/81

GARY R. DAVIS, President
Tyler County Bank (Phone 758-2191)
P.O. Box 145
Middlebourne, W. Va. 26149
  Representing banks with assets not greater than $25 million
  Term expires 6/30/81

WILLIAM E. REITER, President
Valley Savings & Loan Company (Phone 295-4527)
P.O. Box 5055
Vienna, W. Va. 26101
  Representing financial institutions other than banking
  Term expires 6/30/85

Vacant
  Representing the public
  Term expires 6/30/83

DAVID W. ZINN
Newspaper Agency (Phone 348-4814)
5000 Frederick Drive
Charleston, W. Va. 25312
  Representing the public
  Term expires 6/30/83

RECEIPTS AND DISBURSEMENTS FOR FISCAL YEARS ENDING ON DATES INDICATED

RECEIPTS:	JUNE 30, 1979	JUNE 30, 1978
Banking Institutions	$495,986.53	$267,466.45
Building & Loan Associations	845.00	552.50
Credit Unions	3,977.50	4,355.00
Industrial Loan Companies	6,077.50	5,140.00
Foreign Corporations	.00	210.00
Money Order Companies	500.00	400.00
Banking Laws, etc.	1,831.50	30.40
Secondary Mortgage Loan Brokers	150.00	150.00
Investigation Fees	1,000.00	7,000.00
Cash Reserve Penalties	6,210.36	3,220.58
Notification Request Fees	.00	.00
Supervised Lenders	52,159.22	31,193.87
Examination Fees	(46,409.22)	(29,443.87)
Investigation Fees	(5,750.00)	(1,750.00)
TOTAL INCOME	$568,737.61	$319,718.50
EXPENDITURES:		
Office Supplies, etc.	$ 1,910.83	$ 2,448.54
Telephone	5,932.88	4,262.12
Postage	2,427.86	803.91
Travel Expense	101,917.19	83,041.86
Rental Expense (Office)	12,439.44	12,789.44
Machine Rental	3,492.51	2,640.41
Printing	12,527.44	4,111.17
Association Dues	460.00	400.00
Professional Services	152.90	561.50
Workmen's Compensation	456.96	274.32
Miscellaneous	1,211.54	5,023.04
Maintenance Contracts	574.10	534.99
TOTAL CURRENT EXPENSE	$143,503.65	$116,891.30
Personal Services	$325,388.76	$287,827.33
Equipment	3,413.07	2,711.40
TOTAL EXPENSE	$472,305.48	$407,430.03

DEPARTMENTAL REVIEW

During the period between 1863 and 1891 State Banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment February 21, 1901, and continues to function under and by authority of Chapter 31A, of the Code of West Virginia as amended. The following officials served as heads of the State Department of Banking for the years shown:

Name	*Title*	*Year Served*
Young, Charles W.	Bank Examiner	1891-1892
Weaver, C. A.	" "	1893-1894
No Record	" "	1895-1898
Wetzel, O. B.	" "	1899-1900
Kefauver, O. B.	" "	1900-1901
Kendall, M. A.	Commissioner of Banking	1901-1905
Mathews, S.V.	" "	1905-1915
Smith, S. Preston	" "	1915-1919
Hill, Joseph S.	" "	1919-1923
Jackson, Naaman	" "	1923-1924
Abbott, Harry A.	" "	1924-1929
Charter, Lathrop R., Jr.	" "	1929-1933
Given, Waltman C.	" "	1933-1934
Ward, George	" "	1934-1940
Brightwell, H. P., Acting	" "	1940-1940
Andrews, R. Carl	" "	1940-1941
Vaughan, H. D.	" "	1941-1942
Locke, A. W.	" "	1942-1947
Hoffman, John H.	" "	1947-1955
Walker, Mrs. Nell W.	" "	1955-1957
Taylor, Donald L.	" "	1957-1960
Early, Carl B.	" "	1960-1967
Smith, M. W.	" "	1967-1971
Jordan, George B., Jr.	" "	1972-1974
Higgins, W. Lovell, Acting	" "	1974-1975
Jordan, George B., Jr.	" "	1975-1977
Hale, H. David	" "	1977-1977
Mullen, C. Joe	" "	1977-1979
Higgins, W. Lovell, Acting	" "	1979-

DEPARTMENT OF BANKING

ANNUAL REPORT

DEPARTMENT ACTIVITIES

During the fiscal year covered by this report the Commissioner of Banking issued four Calls for reports of condition of State Banks and Trust Companies as of the following dates:

September	30, 1978
December	31, 1978
March	31, 1979
June	30, 1979

Two Calls for reports of condition of Industrial Loan Companies, Building and Loan Associations, and Credit Unions:

December	31, 1978
June	30, 1979

One Call for reports of condition of Supervised Lenders Licensees:

June	30, 1979

The Department's Examiners participated in and completed the following classes of examination:

Commercial Banks and Trust Companies	131
Industrial Loan Companies	47
Building and Loan Associations	4
Credit Unions	18
Supervised Lenders Licensees	179

LEGAL HOLIDAYS IN WEST VIRGINIA

New Year's Day	January 1
Lincoln's Birthday	February 12
Washington's Birthday	Third Monday of February
Memorial Day	May 30
West Virginia Day	June 20
Independence Day	July 4
Labor Day	First Monday of September
Columbus Day	Second Monday of October
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

Also any election day on which an election is held throughout the State; and all days that may be appointed or recommended by the Governor of the State or the President of the United States, as days of Thanksgiving or for the general cessation of business; and when any of said days fall on Sunday, then it shall be proper to observe the succeeding Monday as such holiday.

STATE BANKS AND TRUST COMPANIES QUALIFIED TO EXERCISE FIDUCIARY POWERS DURING THE YEAR 1979

Location	*Name of Bank*
Beckley	Bank of Raleigh
Bluefield	Commercial Bank
Buckhannon	Adrian Buckhannon Bank
Charleston	Bank of West Virginia
Charles Town	Bank of Charles Town
Charles Town	Peoples Bank of Charles Town
Clarksburg	The Lowndes Bank
Clendenin	Farmers & Citizens State Bank
Elkins	Davis Trust Company
Grafton	Blueville Bank of Grafton
Huntington	Huntington Trust & Savings Bank
Huntington	The Security Bank
Huntington	Twentieth Street Bank
Keyser	Farmers and Merchants Bank
Mannington	First Exchange Bank
Martinsburg	Merchants & Farmers Bank
McMechen	Bank of McMechen
Morgantown	Farmers and Merchants Bank
Moundsville	Merchantile Banking & Trust Company
Mullens	The Peoples Bank of Mullens
Oak Hill	New River Banking & Trust Co.
Parkersburg	Commercial Banking & Trust Company
Parkersburg	Mountain State Bank
Parkersburg	Wood County Bank
Parsons	The Tucker County Bank
Philippi	Barbour County Bank
Princeton	Mercer County Bank
Princeton	Princeton Bank & Trust Company
Ranson	Blakeley Bank & Trust Company
Sistersville	First Tyler Bank & Trust Company
South Charleston	The Chemical Bank & Trust Co.
Wayne	Wayne County Bank
Weirton	Bank of Weirton
Wellsburg	Wellsburg Banking & Trust Company
Wheeling	Half Dollar Trust & Savings Bank
Wheeling	Wheeling Dollar Savings & Trust Company
White Sulphur Springs	Bank of White Sulphur Springs

National Banks Operating in West Virginia That Have Complied with the Requirements Prescribed Under Chapter 31A—Article 4, Section 15, of the Code of West Virginia, to Exercise Fiduciary Powers During the Year 1979.

Location	*Name of Bank*
Alderson	First National Bank
Beckley	Beckley National Bank
Beckley	The Raleigh County National Bank
Bluefield	First National Bank
Bluefield	Flat Top National Bank
Charleston	Charleston National Bank
Charleston	City National Bank
Charleston	Kanawha Banking & Trust Co., N.A.
Charleston	Kanawha Valley Bank, N. A.
Charleston	National Bank of Commerce
Chester	First National Bank of Chester
Clarksburg	Empire National Bank
Clarksburg	Union National Bank
Elkins	Citizens National Bank
Fairmont	City National Bank
Fairmont	Community Bank & Trust, N.A.
Fairmont	First National Bank
Grafton	First National Bank
Huntington	First Huntington National Bank
Huntington	Guaranty National Bank
Keyser	The National Bank of Keyser
Kingwood	Albright National Bank
Madison	Boone National Bank
Martinsburg	Old National Bank
Martinsburg	The Peoples National Bank
Montgomery	Montgomery National Bank
Moorefield	South Branch Valley National Bank
Morgantown	First National Bank
Moundsville	First National Bank

Parkersburg	Parkersburg National Bank
Parkersburg	Union Trust National Bank
Pt. Pleasant	Citizens National Bank of Pt. Pleasant
Ronceverte	First National Bank
Sistersville	Union National Bank
South Charleston	First National Bank
St. Marys	First National Bank
Welch	McDowell County National Bank
Wheeling	Security National Bank & Trust Company
Williamson	National Bank of Commerce

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

FIFTH DISTRICT

Location	*Name of Bank*
Belington	Belington Bank
Bluefield	Valley Bank & Trust Company
Bruceton Mills	Bruceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	Blueville Bank of Grafton
Greenville	Bank of Greenville
Harpers Ferry	Bank of Harpers Ferry
Huntington	Huntington Trust and Savings Bank
Hurricane	Putnam County Bank
Lewisburg	Greenbrier Valley Bank
Mullens	Peoples Bank of Mullens
Parsons	Tucker County Bank
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	Princeton Bank and Trust Company
Ranson	Blakeley Bank and Trust Company
Ripley	Bank of Ripley
Romney	Bank of Romney
Spencer	The Traders Bank
St. Albans	Bank of St. Albans
St. Marys	Pleasants County Bank
Summersville	Farmers & Merchants Bank
Union	Bank of Monroe
Wardensville	Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

FOURTH DISTRICT

Sistersville	First-Tyler Bank and Trust Company
Wheeling	Half-Dollar Trust & Savings Bank
Wheeling	Wheeling Dollar Savings & Trust Company

TOTAL DEPOSITS OF STATE BANKS AND TRUST COMPANIES AS OF JUNE 30th From 1891 to 1979

1891	49	$ 8,330,896.96
1892	50	9,418,513.26
1893	55	9,173,210.89
1894	56	9,066,980.99
1895	58	9,698,088.10
1896	60	10,609,880.96
1897	68	11,195,954.26
1898	74	13,069,203.84
1899	76	16,284,286.99
1900	89	21,323,927.06
1901	102	26,782,556.39
1902	115	32,872,669.70
1903	148	38,908,768.65
1904	151	39,718,672.40
1905	160	44,475,261.76
1906	172	50,172,070.43
1907	170	52,217,945.73
1908	169	49,057,009.66
1909	177	54,472,082.82
1910	179	59,198,505.66
1911	189	62,830,866.93
1912	191	67,121,377.66
1913	193	73,744,655.57
1914	196	76,248,436.90
1915	194	72,174,645.53
1916	193	83,745,205.95
1917	202	112,210,611.06
1918	207	119,960,032.99
1919	217	128,932,373.05
1920	217	154,440,268.50
1921	226	170,370,924.58
1922	225	162,196,400.69
1923	222	186,802,607.79
1924	225	183,922,397.64
1925	221	185,809,943.35
1926	222	191,368,336.94
1927	217	196,124,549.14
1928	211	188,973,732.46
1929	194	183,588,364.19
1930	179	171,834,408.41
1931	158	152,246,966.13
1932	130	118,369,863.91
1933	106	96,127,697.56
1934	103	105,705,643.18
1935	103	112,347,686.41
1936	106	130,527,814.39
1937	107	138,156,024.55
1938	105	129,881,922.07
1939	103	132,063,704.11
1940	104	142,706,065.42
1941	104	161,259,278.21
1942	103	176,258,917.46
1943	103	234,274,849.87
1944	103	287,740,441.45
1945	102	357,010,963.85
1946	103	397,649,285.93
1947	105	389,488,849.48
1948	106	421,530,516.50
1949	105	438,140,787.28
1950	106	438,050,962.35
1951	106	445,537,131.66
1952	107	485,139,520.34
1953	108	496,003,234.65
1954	107	487,508,976.67
1955	107	492,254,844.78
1956	105	515,571,801.85
1957	106	530,944,174.68
1958	106	543,899,522.02
1959	107	546,075,415.61
1960	106	577,165,334.45
1961	105	599,958,605.59

1962	104	629,094,484.52
1963	106	695,293,891.64
1964	106	735,200,603.15
1965	107	806,117,555.58
1966	108	901,612,306.07
1967	111	982,561,500.64
1968	115	1,017,946,457.41
1969	115	1,201,452,391.52
1970	115	1,318,477,442.38
1971	115	1,572,202,374.46
1972	113	1,668,089,125.48
1973	115	1,890,623,965.63
1974	114	2,122,776,501.17
1975	115	2,181,542,896.13
1976	118	2,478,472,000.00
1977	118	2,823,225,000.00
1978	121	3,117,639,000.00
1979	126	3,396,176,000.00

CONSOLIDATED REPORTS OF STATE BANKS AS OF THE DATES SHOWN DURING THE FISCAL YEAR ENDING JUNE 30, 1979

000.00 omitted

	June 30, 1979	March 31, 1979	December 31, 1978	September 30, 1978
Number of Banks	126	125	124	123
ASSETS				
Cash and due from banks	$ 260,145	$ 234,154	$ 245,183	$ 233,658
U. S. Treasury securities	317,858	324,420	323,193	328,757
Obligations of other U. S. Government agencies and corporations	212,892	206,176	213,910	204,589
Obligations of States and political subdivisions	571,623	565,438	566,199	564,626
Other bonds, notes and debentures	16,053	12,581	12,078	11,141
Corporate stock	1,528	1,500	1,493	1,496
Trading account securities	—	—	—	—
Federal funds sold	133,286	117,752	89,317	95,183
Loans, net of unearned income and reserves for possible loan losses	2,221,032	2,135,295	2,106,867	2,039,550
Direct lease financing	3,655	3,737	4,089	4,680
Bank premises, furniture and fixtures	88,601	86,253	82,206	79,236
Real estate owned other than bank premises	2,425	2,067	1,863	1,652
Investments in unconsolidated subsidiaries and associated companies	—	—	—	—
Customers' liability on acceptances outstanding	21	—	19	32
Other assets	36,248	32,380	32,528	30,233
TOTAL ASSETS	3,865,367	3,721,753	3,678,945	3,594,833
LIABILITIES				
Demand deposits of IPC	$ 835,173	$ 790,272	$ 826,943	$ 787,272
Time and savings deposits of IPC	2,288,232	2,233,715	2,152,912	2,101,176
Deposits of United States Government	9,511	7,638	10,621	25,496
Deposits of States and political subdivisions	227,319	211,039	212,996	233,482
Deposits of foreign governments	—	—	—	—
Deposits of commercial banks	3,226	3,160	3,681	3,382
Certified and officers' checks	32,715	26,312	25,442	25,373
TOTAL DEMAND DEPOSITS	931,307	877,776	920,036	923,662
TOTAL TIME AND SAVINGS DEPOSITS	2,464,869	2,394,360	2,311,959	2,252,519
TOTAL DEPOSITS	$3,396,176	$3,272,136	$3,231,995	$3,176,181
Federal funds purchased	$ 60,400	$ 58,888	$ 61,023	$ 45,776
Other liabilities for borrowed money	24,941	23,976	31,933	24,760
Mortgage indebtedness	1,828	1,891	2,005	1,673
Acceptances executed and outstanding	79	—	19	32
Other liabilities	40,678	34,827	35,040	32,376
TOTAL LIABILITIES (excluding capital accounts)	$3,524,102	$3,391,718	$3,362,015	$3,280,798
Subordinated notes and debentures	3,939	4,115	4,175	4,210
Common stock (Par value)	61,208	59,608	57,777	56,968
Surplus	117,581	114,645	111,016	109,428
Undivided profits	150,837	144,060	136,611	136,144
Reserve for contingencies and other capital reserves	7,700	7,607	7,351	7,285
TOTAL EQUITY CAPITAL	$ 337,326	$ 325,920	$ 312,755	$ 309,825
TOTAL CAPITAL ACCOUNTS	$ 341,265	$ 330,035	$ 316,930	$ 314,035
TOTAL LIABILITIES	$3,865,367	$3,721,753	$3,678,945	$3,594,833

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates Indicated
As Compiled by the Commissioner of Banking

Number of Banks	June 30, 1979 126	June 30, 1978 121	Change + or - 5	+
ASSETS				
Cash and due from banks	$ 260,145	$ 231,803	$ 28,342	+
U. S. Treasury securities	317,858	338,858	21,000	-
Obligations of other U. S. Government agencies and corporations	212,892	206,269	6,623	+
Obligations of States and political subdivisions	571,623	555,536	16,087	+
Other bonds, notes and debentures	16,053	12,678	3,375	+
Corporate stock	1,528	1,489	39	+
Trading account securities	—	—	—	
Federal funds sold	133,286	121,269	12,017	+
Loans, net of unearned income and reserves for possible loan losses	2,221,032	1,939,348	281,684	+
Direct lease financing	3,655	3,869	214	-
Bank premises, furniture and fixtures	88,601	76,140	12,461	+
Real estate owned other than bank premises	2,425	1,479	946	+
Investments in unconsolidated subsidiaries and associated companies	—	—	—	
Customers' liability on acceptances outstanding	21	42	21	-
Other assets	36,248	29,391	6,857	+
TOTAL ASSETS	$3,865,367	$3,518,171	$ 347,196	+
LIABILITIES				
Demand deposits of IPC	$ 835,173	$ 785,327	$ 49,846	+
Time and savings deposits of IPC	2,288,232	2,058,613	229,619	+
Deposits of United States Government	9,511	28,277	18,766	-
Deposits of States and political subdivisions	227,319	212,112	15,207	+
Deposits of foreign governments	—	—	—	
Deposits of commercial banks	3,226	3,588	362	-
Certified and officers' checks	32,715	29,722	2,993	+
TOTAL DEMAND DEPOSITS	$ 931,307	$ 915,481	$ 15,826	+
TOTAL TIME AND SAVINGS DEPOSITS	$2,464,869	$2,202,158	$ 262,711	+
TOTAL DEPOSITS	$3,396,176	$3,117,639	$ 278,537	+
Federal funds purchased	$ 60,400	$ 46,491	$ 13,909	+
Other liabilities for borrowed money	24,941	23,243	1,698	+
Mortgage indebtedness	1,828	1,481	347	+
Acceptances executed and outstanding	79	42	37	+
Other liabilities	40,678	29,852	10,826	+
TOTAL LIABILITIES (excluding capital accounts)	$3,524,102	$3,218,748	$ 305,354	+
Subordinated notes and debentures	$ 3,939	$ 5,083	$ 1,144	-
Common stock (Par value)	61,208	55,419	5,789	+
Surplus	117,581	108,017	9,564	+
Undivided profits	150,837	123,548	27,289	+
Reserve for contingencies and other capital reserve	7,700	7,356	344	+
TOTAL EQUITY CAPITAL	$ 337,326	$ 294,340	$ 42,986	+
TOTAL CAPITAL ACCOUNTS	$ 341,265	$ 299,423	41,842	+
TOTAL LIABILITIES	$3,865,367	$3,518,171	$ 347,196	+

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS TWELVE MONTHS ENDING JUNE 30, 1979 OF ONE HUNDRED AND TWENTY SIX STATE BANKS AND TRUST COMPANIES

	Mil. Thou
OPERATING INCOME:	
Interest and fees on loans	$202,355
Interest on balances with banks	911
Income on Federal funds sold and securities purchased under agreements to resell in domestic offices	11,394
Interest on U.S. Treasury securities	25,365
Interest on obligations of other U.S. Government agenices and corporations	16,024
Interest on obligations of States and political subdivisions of the U.S.	29,241
Interest on other bonds, notes, and debentures	963
Dividends on stock	185
Income from direct lease financing	1,115
Income from fiduciary activities	2,171
Service charges on deposit accounts in domestic offices	3,732
Other service charges, commissions, and fees	4,917
Other income	2,023
Total operating income	$300,396
OPERATING EXPENSES:	
Salaries and employee benefits	$ 47,273
Interest on time certificates of deposit of $100,000 or more issued by domestic offices	19,500
Interest on other deposits	125,028
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices	4,326
Interest on other borrowed money	2,162
Interest on subordinated notes and debentures	388
Occupancy expense of bank premises, Gross	7,498
Less: Rental income	(556)
Occupancy expense of bank premises, Net	6,942
Furniture and equipment expense	6,675
Provision for possible loan losses	5,246
Other expenses	33,148
Total operating expenses	$250,688
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	$ 49,708
APPLICABLE INCOME TAXES	6,929
INCOME BEFORE SECURITIES GAINS OR LOSSES	42,779
Securities gains (losses), Gross	(1,348)
Applicable income taxes	(171)
Securities gains (losses), Net	(1,177)
NET INCOME	$ 41,602
Income before extraordinary items	$ 41,602
Extraordinary items, Net of tax effect	151
NET INCOME	$ 41,753
CHANGES IN EQUITY CAPITAL	
Balance beginning of period	$294,340
Net income	41,753
Sale, conversion, acquisition, or retirement of capital	7,744
Cash dividends declared on common stock	(9,749)
Other increases	3,238
BALANCE END OF PERIOD	$337,326

INFORMATION CONCERNING STATE BANKS AND TRUST COMPANIES

July 1, 1978 - June 30, 1979

An application for Certificate of Authority to do business as a banking institution received from Bank of Winfield, Winfield, W. Va., was approved July 14, 1978. The Bank of Winfield opened for business July 17, 1978.

The request for approval of Articles of Incorporation to provide the change of bank name from The Valley Bank, Huntington, W. Va. to the CitiBank of Huntington was approved July 31, 1978. The name change became effective August 1, 1978.

A request for approval of Articles of Incorporation for proposed Glendale Bank & Trust Company, Glendale, West Virginia was withdrawn November 16, 1978.

A request for approval of Articles of Incorporation for proposed American Security Bank, Charleston, W. Va. was terminated December 4, 1978, due to inactivity.

An application for Certificate of Authority to do business as a banking institution, received from The Oak Mound Bank, Clarksburg, W. Va., was approved December 5, 1978. The Oak Mound Bank opened for business December 7, 1978.

A request for approval of Articles of Incorporation of proposed state bank was submitted by Bank of Glen Dale, Glen Dale, W. Va. on January 8, 1979.

A request for approval of Articles of Incorporation for the proposed Bank of Alum Creek, Alum Creek, W. Va., was terminated January 30, 1979, due to inactivity.

Articles of Incorporation were approved for Milton Tri County Bank, Milton, W. Va., May 7, 1979.

Articles of Incorporation were approved for Bank of Lubeck, Parkersburg, W. Va., June 26, 1978. The bank opened for Business June 6, 1979.

Articles of Incorporation were approved for Morgan County Bank, Berkeley Springs, W. Va., February 27, 1978. The bank opened for business March 2, 1979.

INFORMATION CONCERNING TRUST DEPARTMENTS OF THIRTY-ONE STATE BANKS AND TRUST COMPANIES EXERCISING FIDUCIARY POWERS AT THE END OF FISCAL YEAR JUNE 30, 1979

Number of trust accounts		4,137
Total trust department assets	$	464,389,404.91
Trust department gross income (last 12 months)	$	1,741,222.99
Trust department expense (actual or estimated for the last 12 months)	$	1,195,906.21
Net profit	$	545,316.78

FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate of interest for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property located in the State of West Virginia, is as follows for such loans made during the calendar months indicated:

June, 1978	9.75% per year
July, 1978	10.00% per year
August, 1978	10.00% per year
September, 1978	10.25% per year
November, 1978	10.00% per year
December, 1978	10.25% per year
January, 1979	10.25% per year
February, 1979	10.50% per year
March, 1979	10.50% per year
April, 1979	10.50% per year
May, 1979	10.50% per year
June, 1979	10.50% per year
July, 1979	10.50% per year
August, 1979	10.50% per year
September, 1979	10.50% per year
October, 1979	10.50% per year
November, 1979	10.75% per year

REPORTS OF CONDITIONS OF

STATE BANKS AND TRUST COMPANIES

AS OF JUNE 30, 1979

ATHENS, BANK OF ATHENS

President, G. B. SCYPHERS — *Cashier*, A. G. HILL

ASSETS

		Thousands
Cash and due from banks		$ 597
U.S. Treasury securities		1,557
Obligations of States and political subdivisions		1,249
Other bonds, notes and debentures		5
Federal funds sold		1,800
Loans		5,860
Bank premises, furniture and fixtures		488
Other assets		1
TOTAL ASSETS		$ 11,557

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,458
Time and savings deposits of individuals, partnerships and corporations		7,710
Deposits of United States Government		3
Deposits of States and political subdivisions		255
Certified and officers' checks		32
TOTAL DEPOSITS	$ 10,458	
Other liabilities		53
TOTAL LIABILITIES	$ 10,511	
Common Stock		120
Surplus		500
Undivided profits		426
TOTAL EQUITY CAPITAL	$ 1,046	
TOTAL LIABILITIES		$ 11,557

BARBOURSVILLE, THE FIRST STATE BANK

President, PHILIP J. VALLANDINGHAM — *Cashier*, ROBERT JACKSON DILLEY

ASSETS

Cash and due from banks		$ 682
U.S. Treasury securities		969
Obligations of other U.S. Government agencies and corporations		1,675
Obligations of States and political subdivisions		2,209
Loans		15,633
Direct lease financing		17
Bank premises, furniture and fixtures		378
Other assets		246
TOTAL ASSETS		$ 21,809

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,585
Time and savings deposits of individuals, partnerships and corporations		13,674
Deposits of United States Government		5
Deposits of States and political subdivisions		735
Certified and officers' checks		148
TOTAL DEPOSITS	$ 19,147	
Federal Funds purchased		175
Other liabilities for borrowed money		782
Mortgage indebtedness		9
Other liabilities		254
TOTAL LIABILITIES	$ 20,367	
Subordinated notes and debentures		180
Common Stock		112
Surplus		245
Undivided profits		904
Reserve for contingencies and other capital reserves		1
TOTAL EQUITY CAPITAL	$ 1,262	
TOTAL LIABILITIES		$ 21,809

BECKLEY, BANK OF RALEIGH

President, ALBERT TIECHE | *Cashier,* E. N. PUGH

ASSETS

Cash and due from banks		$ 4,975
U.S. Treasury securities		12,021
Obligations of other U.S. Government agencies and corporations		3,987
Obligations of States and political subdivisions		20,076
Federal funds sold		4,000
Loans		81,448
Bank premises, furniture and fixtures		4,502
Real estate owned other than bank premises		29
Other assets		1,436
TOTAL ASSETS		$ 132,474

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 32,241
Time and savings deposits of individuals, partnerships and corporations		78,574
Deposits of United States Government		168
Deposits of States and political subdivisions		4,218
Deposits of commercial banks		5
Certified and officers' checks		719
TOTAL DEPOSITS	$115,925	
Federal Funds purchased		2,300
Other liabilities for borrowed money		1,598
Mortgage indebtedness		390
Other liabilities		2,101
TOTAL LIABILITIES	$122,314	
Common Stock		921
Surplus		6,033
Undivided profits		2,747
Reserve for contingencies and other capital reserves		459
TOTAL EQUITY CAPITAL	$ 10,160	
TOTAL LIABILITIES		$ 132,474

BECKLEY, CARDINAL STATE BANK

President, ALBERT J. DYE | *Cashier,* RUTH L. LOVING

ASSETS

Cash and due from banks		$ 1,966
U.S. Treasury securities		983
Obligations of other U.S. Government agencies and corporations		903
Obligations of States and political subdivisions		3,253
Federal funds sold		350
Loans		15,197
Bank premises, furniture and fixtures		1,163
Real estate owned other than bank premises		30
Other assets		228
TOTAL ASSETS		$ 24,073

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,067
Time and savings deposits of individuals, partnerships and corporations		12,927
Deposits of United States Government		14
Deposits of States and political subdivisions		928
Certified and officers' checks		203
TOTAL DEPOSITS	$ 20,139	
Federal Funds purchased		1,143
Other liabilities		176
TOTAL LIABILITIES	$ 21,458	
Common Stock		520
Surplus		1,186
Undivided profits		893
Reserve for contingencies and other capital reserves		16
TOTAL EQUITY CAPITAL	$ 2,615	
TOTAL LIABILITIES		$ 24,073

BELINGTON, BELINGTON BANK

President, I. I. PITSENBERGER *Cashier,* CHARLES C. STALNAKER

ASSETS		
Cash and due from banks		$ 1,078
U.S. Treasury securities		1,651
Obligations of States and political subdivisions		834
Corporate stock		31
Federal funds sold		2,000
Loans		12,748
Bank premises, furniture and fixtures		477
TOTAL ASSETS		$ 18,819
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 3,072
Time and savings deposits of individuals, partnerships and corporations		12,213
Deposits of United States Government		12
Deposits of States and political subdivisions		861
Certified and officers' checks		179
TOTAL DEPOSITS	$ 16,337	
Other liabilities for borrowed money		1,038
TOTAL LIABILITIES	$ 17,375	
Common Stock		626
Surplus		426
Undivided profits		392
TOTAL EQUITY CAPITAL	$ 1,444	
TOTAL LIABILITIES		$ 18,819

BERKELEY SPRINGS, MORGAN COUNTY STATE BANK

President, ALLEN E. GOLDSTROM *Cashier,* ROBERT G. OXENREIDER

ASSETS		
Cash and due from banks		$ 99
Federal funds sold		575
Loans		321
Bank premises, furniture and fixtures		352
Other assets		21
TOTAL ASSETS		$ 1,368
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 283
Time and savings deposits of individuals, partnerships and corporations		295
Deposits of United States Government		1
Certified and officers' checks		96
TOTAL DEPOSITS	$ 675	
Other liabilities		7
TOTAL LIABILITIES	$ 682	
Common Stock		500
Surplus		100
Undivided profits		86
TOTAL EQUITY CAPITAL	$ 686	
TOTAL LIABILITIES		$ 1,368

BLUEFIELD, THE COMMERCIAL BANK OF BLUEFIELD

President, W. T. HALL | *Cashier*, DUANE L. DAVIS

ASSETS

Cash and due from banks		$ 1,468
U.S. Treasury securities		981
Obligations of other U.S. Government agencies and corporations		4,400
Obligations of States and political subdivisions		2,498
Other bonds, notes and debentures		5
Corporate stock		2
Federal funds sold		200
Loans		14,577
Bank premises, furniture and fixtures		1,088
Other assets		313
TOTAL ASSETS		$ 25,532

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,020
Time and savings deposits of individuals, partnerships and corporations		16,446
Deposits of United States Government		258
Deposits of States and political subdivisions		590
Certified and officers' checks		150
TOTAL DEPOSITS	$ 22,464	
Other liabilities		375
TOTAL LIABILITIES	$ 22,839	
Common Stock		300
Surplus		1,000
Undivided profits		1,393
TOTAL EQUITY CAPITAL	$ 2,693	
TOTAL LIABILITIES		$ 25,532

BLUEWELL, PEOPLES BANK OF BLUEWELL

President, D. E. WALTERS | *Cashier*, NORA BELLE PASLEY

ASSETS

Cash and due from banks		$ 1,694
U.S. Treasury securities		883
Obligations of other U.S. Government agencies and corporations		903
Obligations of States and political subdivisions		2,983
Corporate stock		2
Loans		9,701
Bank premises, furniture and fixtures		314
Other assets		139
TOTAL ASSETS		$ 16,619

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,673
Time and savings deposits of individuals, partnerships and corporations		11,816
Deposits of United States Government		4
Deposits of States and political subdivisions		491
Certified and officers' checks		94
TOTAL DEPOSITS	$ 15,078	
Other liabilities		146
TOTAL LIABILITIES	$ 15,224	
Common Stock		300
Surplus		100
Undivided profits		995
TOTAL EQUITY CAPITAL	$ 1,395	
TOTAL LIABILITIES		$ 16,619

BLUEFIELD, VALLEY BANK AND TRUST COMPANY

President, J. C. EDENFIELD, JR. *Cashier*, J. C. EDENFIELD, JR.

ASSETS

Cash and due from banks		$ 487
Obligations of other U.S. Government agencies and corporations		900
Corporate stock		31
Loans		1,750
Bank premises, furniture and fixtures		430
Other assets		49
TOTAL ASSETS		$ 3,647

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 917
Time and savings deposits of individuals, partnerships and corporations		1,180
Deposits of United States Government		29
Deposits of States and political subdivisions		152
Certified and officers' checks		33
TOTAL DEPOSITS	$ 2,311	
Other liabilities for borrowed money		100
Other liabilities		10
TOTAL LIABILITIES	$ 2,421	
Common Stock		749
Surplus		374
Undivided profits		103
TOTAL EQUITY CAPITAL	$ 1,226	
TOTAL LIABILITIES		$ 3,647

BRIDGEPORT, BRIDGEPORT BANK

President, C. W. MORROW *Exec. V. P. & Cashier*, H. W. HARTMAN JR.

ASSETS

Cash and due from banks		$ 1,109
U.S. Treasury securities		3,326
Obligations of other U.S. Government agencies and corporations		2,410
Obligations of States and political subdivisions		4,326
Other bonds, notes and debentures		17
Loans		9,921
Bank premises, furniture and fixtures		647
Other assets		291
TOTAL ASSETS		$ 22,047

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,954
Time and savings deposits of individuals, partnerships and corporations		13,368
Deposits of United States Government		46
Deposits of States and political subdivisions		236
Certified and officers' checks		117
TOTAL DEPOSITS	$ 19,721	
Federal Funds purchased		50
Other liabilities		253
TOTAL LIABILITIES	$ 20,024	
Common Stock		700
Surplus		750
Undivided profits		573
TOTAL EQUITY CAPITAL	$ 2,023	
TOTAL LIABILITIES		$ 22,047

BRUCETON MILLS, BRUCETON BANK

President, WARD F. THOMAS *Cashier,* RONALD D. FIKE

ASSETS

Cash and due from banks		$ 2,232
U.S. Treasury securities		1,192
Obligations of other U.S. Government agencies and corporations		992
Obligations of States and political subdivisions		6,116
Corporate stock		21
Federal funds sold		700
Loans		20,209
Bank premises, furniture and fixtures		545
Other assets		197
TOTAL ASSETS		$ 32,204

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,263
Time and savings deposits of individuals, partnerships and corporations		21,944
Deposits of United States Government		200
Deposits of States and political subdivisions		244
Certified and officers' checks		900
TOTAL DEPOSITS	$ 29,551	
Other liabilities		279
TOTAL LIABILITIES	$ 29,830	
Subordinated notes and debentures		25
Common Stock		266
Surplus		422
Undivided profits		1,661
TOTAL EQUITY CAPITAL	$ 2,349	
TOTAL LIABILITIES		$ 32,204

BUCKHANNON, ADRIAN BUCKHANNON BANK

President, V. R. FREED *Cashier,* JOHN E. KENNEDY

ASSETS

Cash and due from banks		$ 2,819
U.S. Treasury securities		4,131
Obligations of other U.S. Government agencies and corporations		1,478
Obligations of States and political subdivisions		7,018
Federal funds sold		100
Loans		29,661
Bank premises, furniture and fixtures		971
Real estate owned other than bank premises		77
Other assets		476
TOTAL ASSETS		$ 46,731

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,776
Time and savings deposits of individuals, partnerships and corporations		27,739
Deposits of United States Government		316
Deposits of States and political subdivisions		2,748
Certified and officers' checks		632
TOTAL DEPOSITS	$ 42,211	
Federal Funds purchased		600
Other liabilities		312
TOTAL LIABILITIES	$ 43,123	
Common Stock		260
Surplus		1,500
Undivided profits		1,848
TOTAL EQUITY CAPITAL	$ 3,608	
TOTAL LIABILITIES		$ 46,731

CAIRO, FARMERS AND MERCHANTS BANK OF CAIRO

President, T. L. HOLIPSKI *Cashier*, T. L. HOLIPSKI

ASSETS

Cash and due from banks		$ 254
U.S. Treasury securities		832
Obligations of other U.S. Government agencies and corporations		150
Obligations of States and political subdivisions		422
Loans		4,290
Bank premises, furniture and fixtures		91
Other assets		57
TOTAL ASSETS		$ 6,096

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 923
Time and savings deposits of individuals, partnerships and corporations		3,302
Deposits of States and political subdivisions		943
Certified and officers' checks		79
TOTAL DEPOSITS	$ 5,247	
Federal Funds purchased		150
Other liabilities for borrowed money		36
Other liabilities		66
TOTAL LIABILITIES	$ 5,499	
Common Stock		25
Surplus		260
Undivided profits		312
TOTAL EQUITY CAPITAL	$ 597	
TOTAL LIABILITIES		$ 6,096

CEREDO, FIRST BANK OF CEREDO

President, PITT H. STARK *Cashier*, FRANK E. PLYMALE

ASSETS

Cash and due from banks		$ 2,401
U.S. Treasury securities		4,693
Obligations of other U.S. Government agencies and corporations		400
Obligations of States and political subdivisions		14,348
Other bonds, notes and debentures		5
Federal funds sold		3,850
Loans		42,395
Bank premises, furniture and fixtures		1,057
Real estate owned other than bank premises		227
Other assets		1,103
TOTAL ASSETS		$ 70,479

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 11,456
Time and savings deposits of individuals, partnerships and corporations		45,375
Deposits of United States Government		6
Deposits of States and political subdivisions		5,977
Deposits of commercial banks		300
Certified and officers' checks		325
TOTAL DEPOSITS	$ 63,439	
Federal Funds purchased		800
Other liabilities for borrowed money		1,191
Other liabilities		701
TOTAL LIABILITIES	$ 66,131	
Subordinated notes and debentures		248
Common Stock		462
Surplus		2,025
Undivided profits		1,559
Reserve for contingencies and other capital reserves		54
TOTAL EQUITY CAPITAL	$ 4,100	
TOTAL LIABILITIES		$ 70,479

CHARLESTON, BANK OF WEST VIRGINIA

President, JOHN D. SMALLRIDGE *Cashier,* R. E. EPPERLY

ASSETS

Cash and due from banks		$ 5,751
U.S. Treasury securities		4,903
Obligations of other U.S. Government agencies and corporations		6,014
Obligations of States and political subdivisions		23,434
Federal funds sold		200
Loans		60,422
Bank premises, furniture and fixtures		1,557
Other assets		829
TOTAL ASSETS		$ 103,110

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 24,047
Time and savings deposits of individuals, partnerships and corporations		59,677
Deposits of United States Government		1
Deposits of States and political subdivisions		7,562
Certified and officers' checks		666
TOTAL DEPOSITS	$ 91,953	
Federal Funds purchased		684
Other liabilities		1,271
TOTAL LIABILITIES	$ 93,908	
Common Stock		511
Surplus		2,686
Undivided profits		5,975
Reserve for contingencies and other capital reserves		30
TOTAL EQUITY CAPITAL	$ 9,202	
TOTAL LIABILITIES		$ 103,110

CHARLESTON, THE GUARANTY BANK OF CHARLESTON

President, JOSEPH J. HARRIS *Cashier,* NORMAN L. WOOTEN

ASSETS

Cash and due from banks		$ 822
U.S. Treasury securities		702
Obligations of other U.S. Government agencies and corporations		1,202
Obligations of States and political subdivisions		206
Loans		6,442
Bank premises, furniture and fixtures		606
Other assets		77
TOTAL ASSETS		$ 10,057

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,115
Time and savings deposits of individuals, partnerships and corporations		4,787
Deposits of United States Government		38
Deposits of States and political subdivisions		1,343
Deposits of commercial banks		40
Certified and officers' checks		280
TOTAL DEPOSITS	$ 8,603	
Other liabilities		151
TOTAL LIABILITIES	$ 8,754	
Common stock		302
Surplus		523
Undivided profits		478
TOTAL EQUITY CAPITAL	$ 1,303	
TOTAL LIABILITIES		$ 10,057

CHARLESTON, SOUTH HILLS BANK

President, LARRY L. DAWSON — *Cashier*, JAMES D. MILLER

ASSETS

Cash and due from banks		$ 1,212
U.S. Treasury securities		1,201
Obligations of other U.S. Government agencies and corporations		1,582
Obligations of States and political subdivisions		674
Federal funds sold		950
Loans		6,217
Bank premises, furniture and fixtures		484
Other assets		96
TOTAL ASSETS		$ 12,416

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,372
Time and savings deposits of individuals, partnerships and corporations		7,597
Deposits of United States Government		2
Deposits of States and political subdivisions		464
Certified and officers' checks		97
TOTAL DEPOSITS	$ 10,532	
Federal Funds purchased		525
Other liabilities for borrowed money		37
Other liabilities		100
TOTAL LIABILITIES	$ 11,194	
Common stock		350
Surplus		350
Undivided profits		522
TOTAL EQUITY CAPITAL	$ 1,222	
TOTAL LIABILITIES		$ 12,416

CHARLES TOWN, BANK OF CHARLES TOWN

President, C. MANNING SMITH — *Cashier*, JACK F. SCOTT

ASSETS

Cash and due from banks		$ 1,388
U.S. Treasury securities		450
Obligations of other U.S. Government agencies and corporations		462
Obligations of States and political subdivisions		2,298
Corporate stock		19
Federal funds sold		1,250
Loans		15,190
Bank premises, furniture and fixtures		274
Other assets		5
TOTAL ASSETS		$ 21,336

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,793
Time and savings deposits of individuals, partnerships and corporations		12,735
Deposits of United States Government		22
Deposits of States and political subdivisions		1,572
Certified and officers' checks		234
TOTAL DEPOSITS	$ 19,356	
Other liabilities		261
TOTAL LIABILITIES	$ 19,617	
Common stock		220
Surplus		400
Undivided profits		1,052
Reserve for contingencies and other capital reserves		47
TOTAL EQUITY CAPITAL	$ 1,719	
TOTAL LIABILITIES		$ 21,336

CHARLES TOWN, PEOPLES BANK OF CHARLES TOWN

President, DONALD S. SMITH *Cashier,* DONALD S. SMITH

ASSETS

Cash and due from banks		$ 1,527
U.S. Treasury securities		5,856
Obligations of other U.S. Government agencies and corporations		1,001
Obligations of States and political subdivisions		4,646
Loans		21,363
Bank premises, furniture and fixtures		599
Other assets		335
TOTAL ASSETS		$ 35,327

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 8,519
Time and savings deposits of individuals, partnerships and corporations		21,507
Deposits of United States Government		7
Deposits of States and political subdivisions		481
Certified and officers' checks		676
TOTAL DEPOSITS	$ 31,190	
Federal Funds purchased		900
Other liabilities		362
TOTAL LIABILITIES	$ 32,452	
Common stock		600
Surplus		1,000
Undivided profits		1,252
Reserve for contingencies and other capital reserves		23
TOTAL EQUITY CAPITAL	$ 2,875	
TOTAL LIABILITIES		$ 35,327

CLARKSBURG, CLARKSBURG COMMUNITY BANK

President, RAY E. CONRAD *Vice President,* DAVID E. BROCK

ASSETS

Cash and due from banks		$ 1,398
U.S. Treasury securities		2,200
Obligations of other U.S. Government agencies and corporations		2,610
Obligations of States and political subdivisions		1,856
Federal funds sold		300
Loans		9,181
Bank premises, furniture and fixtures		343
Other assets		176
TOTAL ASSETS		$ 18,064

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,575
Time and savings deposits of individuals, partnerships and corporations		10,634
Deposits of United States Government		10
Deposits of States and political subdivisions		1,211
Certified and officers' checks		102
TOTAL DEPOSITS	$ 16,532	
Other liabilities		194
TOTAL LIABILITIES	$ 16,726	
Common stock		576
Surplus		576
Undivided profits		186
TOTAL EQUITY CAPITAL	$ 1,338	
TOTAL LIABILITIES		$ 18,064

CLARKSBURG, THE LOWNDES BANK

President, JOHN G. HANNER — *Cashier,* HARVEY TUCKER

ASSETS

Cash and due from banks		$ 5,647
U.S. Treasury securities		11,264
Obligations of States and political subdivisions		15,818
Other bonds, notes and debentures		4,094
Federal funds sold		4,600
Loans		96,567
Bank premises, furniture and fixtures		2,135
Real estate owned other than bank premises		48
Other assets		1,177
TOTAL ASSETS		$ 141,350

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 23,115
Time and savings deposits of individuals, partnerships and corporations		85,519
Deposits of United States Government		381
Deposits of States and political subdivisions		8,534
Deposits of commercial banks		347
Certified and officers' checks		1,350
TOTAL DEPOSITS	$119,246	
Federal Funds purchased		10,364
Other liabilities for borrowed money		342
Other liabilities		1,727
TOTAL LIABILITIES	$131,679	
Common stock		2,724
Surplus		3,076
Undivided profits		3,441
Reserve for contingencies and other capital reserves		430
TOTAL EQUITY CAPITAL	$ 9,671	
TOTAL LIABILITIES		$ 141,350

CLARKSBURG, THE OAK MOUND BANK

President, JOHN S. COREY — *Cashier,* JERRY L. COMPTON

ASSETS

Cash and due from banks		$ 826
U.S. Treasury securities		91
Obligations of other U.S. Government agencies and corporations		659
Federal funds sold		765
Loans		847
Bank premises, furniture and fixtures		502
Other assets		39
TOTAL ASSETS		$ 3,729

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,114
Time and savings deposits of individuals, partnerships and corporations		1,224
Deposits of United States Government		5
Certified and officers' checks		66
TOTAL DEPOSITS	$ 2,409	
Other liabilities		395
TOTAL LIABILITIES	$ 2,804	
Common stock		400
Surplus		400
Undivided profits		125
TOTAL EQUITY CAPITAL	$ 925	
TOTAL LIABILITIES		$ 3,729

CLAY, CLAY COUNTY BANK

President, W. M. SMITH — *Cashier,* J. D. MORRIS

ASSETS

Cash and due from banks		$ 1,382
U.S. Treasury securities		2,775
Obligations of other U.S. Government agencies and corporations		281
Obligations of States and political subdivisions		4,388
Federal funds sold		2,750
Loans		8,416
Bank premises, furniture and fixtures		83
TOTAL ASSETS		$ 20,075

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,646
Time and savings deposits of individuals, partnerships and corporations		11,514
Deposits of United States Government		4
Deposits of States and political subdivisions		1,793
Certified and officers' checks		63
TOTAL DEPOSITS	$ 18,020	
Other liabilities		56
TOTAL LIABILITIES	$ 18,076	
Common stock		500
Surplus		1,000
Undivided profits		499
TOTAL EQUITY CAPITAL	$ 1,999	
TOTAL LIABILITIES		$ 20,075

CLENDENIN, FARMERS & CITIZENS STATE BANK

President, G. L. ELLIS, II — *Cashier,* TOM STARBUCK

ASSETS

Cash and due from banks		$ 1,322
U.S. Treasury securities		1,256
Obligations of other U.S. Government agencies and corporations		1,500
Obligations of States and political subdivisions		3,953
Federal funds sold		1,000
Loans		12,766
Bank premises, furniture and fixtures		294
Other assets		304
TOTAL ASSETS		$ 22,395

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,637
Time and savings deposits of individuals, partnerships and corporations		15,496
Deposits of United States Government		10
Deposits of States and political subdivisions		342
Certified and officers' checks		72
TOTAL DEPOSITS	$ 20,557	
Other liabilities		49
TOTAL LIABILITIES	$ 20,606	
Common stock		294
Surplus		274
Undivided profits		1,221
TOTAL EQUITY CAPITAL	$ 1,789	
TOTAL LIABILITIES		$ 22,395

DANVILLE, THE BANK OF DANVILLE

President, CLARENCE C. WHITE — *Cashier*, DEBORAH K. LAURENT

ASSETS

Cash and due from banks		$ 1,868
U.S. Treasury securities		3,036
Obligations of other U.S. Government agencies and corporations		1,104
Obligations of States and political subdivisions		5,842
Federal funds sold		1,400
Loans		18,482
Bank premises, furniture and fixtures		1,080
Other assets		188
TOTAL ASSETS		$ 33,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,468
Time and savings deposits of individuals, partnerships and corporations		19,934
Deposits of States and political subdivisions		3,004
Certified and officers' checks		202
TOTAL DEPOSITS	$ 29,608	
Other liabilities		74
TOTAL LIABILITIES	$ 29,682	
Subordinated notes and debentures		106
Common stock		562
Surplus		500
Undivided profits		2,150
TOTAL EQUITY CAPITAL	$ 3,212	
TOTAL LIABILITIES		$ 33,000

DUNBAR, THE BANK OF DUNBAR

President, THOMAS A. McCARTY — *Cashier*, THOMAS A. McCARTY

ASSETS

Cash and due from banks		$ 3,573
U.S. Treasury securities		6,751
Obligations of other U.S. Government agencies and corporations		4,401
Obligations of States and political subdivisions		7,744
Other bonds, notes and debentures		5
Federal funds sold		1,500
Loans		31,443
Bank premises, furniture and fixtures		1,201
Real estate owned other than bank premises		295
Other assets		359
TOTAL ASSETS		$ 57,272

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 11,713
Time and savings deposits of individuals, partnerships and corporations		35,668
Deposits of United States Government		641
Deposits of States and political subdivisions		2,787
Certified and officers' checks		571
TOTAL DEPOSITS	$ 51,380	
Other liabilities for borrowed money		672
Mortgage indebtedness		168
Other liabilities		773
TOTAL LIABILITIES	$ 52,993	
Common stock		600
Surplus		1,200
Undivided profits		2,479
TOTAL EQUITY CAPITAL	$ 4,279	
TOTAL LIABILITIES		$ 57,272

DUNBAR, COMMUNITY BANKING & SAVINGS COMPANY

President, MICHAEL D. WEIKLE *Cashier,* JOAN BELCHER

ASSETS

Cash and due from banks		$ 488
U.S. Treasury securities		200
Obligations of other U.S. Government agencies and corporations		2,379
Obligations of States and political subdivisions		497
Federal funds sold		250
Loans		4,099
Direct lease financing		99
Bank premises, furniture and fixtures		196
Other assets		94
TOTAL ASSETS		$ 8,302

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,688
Time and savings deposits of individuals, partnerships and corporations		4,550
Deposits of United States Government		5
Deposits of States and political subdivisions		723
Certified and officers' checks		172
TOTAL DEPOSITS	$ 7,138	
Federal Funds purchased		311
Other liabilities		56
TOTAL LIABILITIES	$ 7,505	
Common stock		200
Surplus		200
Undivided profits		397
TOTAL EQUITY CAPITAL	$ 797	
TOTAL LIABILITIES		$ 8,302

ELEANOR, THE BUFFALO BANK

President, HESTER C. BROWN *Cashier,* ANNA BELLE BROWN

ASSETS

Cash and due from banks		$ 1,056
U.S. Treasury securities		2,536
Obligations of other U.S. Government agencies and corporations		734
Obligations of States and political subdivisions		3,079
Corporate stock		8
Federal funds sold		100
Loans		9,266
Bank premises, furniture and fixtures		116
Real estate owned other than bank premises		4
Other assets		32
TOTAL ASSETS		$ 16,931

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,053
Time and savings deposits of individuals, partnerships and corporations		10,102
Deposits of United States Government		3
Deposits of States and political subdivisions		1,030
Certified and officers' checks		86
TOTAL DEPOSITS	$ 15,274	
TOTAL LIABILITIES	$ 15,274	
Common stock		50
Surplus		200
Undivided profits		1,407
TOTAL EQUITY CAPITAL	$ 1,657	
TOTAL LIABILITIES		$ 16,931

ELIZABETH, WIRT COUNTY BANK

President, E. C. ANDRICK — *Cashier,* G. WARREN SULLIVAN

ASSETS		
Cash and due from banks		$ 541
U.S. Treasury securities		2,339
Obligations of other U.S. Government agencies and corporations		700
Obligations of States and political subdivisions		1,590
Other bonds, notes and debentures		50
Federal funds sold		475
Loans		4,929
Bank premises, furniture and fixtures		82
Other assets		141
TOTAL ASSETS		$ 10,847

LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 2,459
Time and savings deposits of individuals, partnerships and corporations		6,331
Deposits of United States Government		7
Deposits of States and political subdivisions		746
Certified and officers' checks		57
TOTAL DEPOSITS	$ 9,600	
Other liabilities		51
TOTAL LIABILITIES	$ 9,651	
Common stock		200
Surplus		400
Undivided profits		596
TOTAL EQUITY CAPITAL	$ 1,196	
TOTAL LIABILITIES		$ 10,847

ELKINS, DAVIS TRUST COMPANY

President, RALPH E. WILMOTH — *Treasurer,* ROBERT N. SKINNER

ASSETS		
Cash and due from banks		$ 1,786
U.S. Treasury securities		10,406
Obligations of other U.S. Government agencies and corporations		309
Obligations of States and political subdivisions		5,839
Other bonds, notes and debentures		70
Federal funds sold		700
Loans		26,243
Bank premises, furniture and fixtures		555
Other assets		300
TOTAL ASSETS		$ 46,208

LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 9,378
Time and savings deposits of individuals, partnerships and corporations		30,095
Deposits of United States Government		55
Deposits of States and political subdivisions		2,664
Deposits of commercial banks		18
Certified and officers' checks		153
TOTAL DEPOSITS	$ 42,363	
Mortgage indebtedness		68
Other liabilities		310
TOTAL LIABILITIES	$ 42,741	
Common stock		1,000
Surplus		1,000
Undivided profits		1,467
TOTAL EQUITY CAPITAL	$ 3,467	
TOTAL LIABILITIES		$ 46,208

FAIRMONT, THE SECURITY BANK

President, **GEORGE ARKONDA** *Cashier*, **BERNARD VINGLE**

ASSETS		
Cash and due from banks		$ 360
U.S. Treasury securities		500
Obligations of other U. S. Government agencies and corporations		200
Obligations of States and political subdivisions		101
Other bonds, notes and debentures		599
Corporate stock		40
Federal funds sold		1,250
Loans		4,476
Bank premises, furniture and fixtures		29
Real estate owned other than bank premises		112
Other assets		5
TOTAL ASSETS		$ 7,672

LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 250
Time and savings deposits of individuals, partnerships and corporations		6,066
Deposits of States and political subdivisions		607
TOTAL DEPOSITS	$ 6,923	
Other liabilities		33
TOTAL LIABILITIES	$ 6,956	
Common stock		100
Surplus		100
Undivided profits		486
Reserve for contingencies and other capital reserves		30
TOTAL EQUITY CAPITAL	$ 716	
TOTAL LIABILITIES		$ 7,672

FAIRVIEW, THE BANK OF WADESTOWN

President, **BRIAN K. WILSON** *Cashier*,

ASSETS		
Cash and due from banks		$ 823
U.S. Treasury securities		2,387
Obligations of States and political subdivisions		552
Federal funds sold		400
Loans		4,161
Bank premises, furniture and fixtures		95
Other assets		17
TOTAL ASSETS		$ 8,435

LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 3,633
Time and savings deposits of individuals, partnerships and corporations		3,460
Deposits of United States Government		3
Deposits of States and political subdivisions		318
Certified and officers' checks		57
TOTAL DEPOSITS	$ 7,471	
TOTAL LIABILITIES	$ 7,471	
Common stock		100
Surplus		500
Undivided profits		364
TOTAL EQUITY CAPITAL	$ 964	
TOTAL LIABILITIES		$ 8,435

FOLLANSBEE, BANK OF FOLLANSBEE

Exec. Vice-President, BRIAN W. WARD *Cashier*, H. B. WARD

ASSETS

Cash and due from banks		$ 434
U.S. Treasury securities		1,924
Obligations of other U.S. Government agencies and corporations		550
Obligations of States and political subdivisions		25
Other bonds, notes and debentures		2
Federal funds sold		250
Loans		1,936
Bank premises, furniture and fixtures		107
Other assets		74
TOTAL ASSETS		$ 5,302

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,227
Time and savings deposits of individuals, partnerships and corporations		3,153
Deposits of United States Government		3
Deposits of States and political subdivisions		80
Certified and officers' checks		97
TOTAL DEPOSITS	$ 4,560	
Other liabilities		60
TOTAL LIABILITIES	$ 4,620	
Common stock		50
Surplus		150
Undivided profits		407
Reserve for contingencies and other capital reserves		75
TOTAL EQUITY CAPITAL	$ 682	
TOTAL LIABILITIES		$ 5,302

FRANKLIN, PENDLETON COUNTY BANK

President, RICHARD HOMAN *Cashier*, WILMER BOTKIN

ASSETS

Cash and due from banks		$ 1,263
U.S. Treasury securities		400
Obligations of other U.S. Government agencies and corporations		1,950
Obligations of States and political subdivisions		5,860
Federal funds sold		650
Loans		17,722
Bank premises, furniture and fixtures		178
Other assets		56
TOTAL ASSETS		$ 28,079

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,721
Time and savings deposits of individuals, partnerships and corporations		17,550
Deposits of United States Government		149
Deposits of States and political subdivisions		1,240
Certified and officers' checks		76
TOTAL DEPOSITS	$ 25,736	
Mortgage indebtedness		30
Other liabilities		59
TOTAL LIABILITIES	$ 25,825	
Common stock		75
Surplus		350
Undivided profits		1,829
TOTAL EQUITY CAPITAL	$ 2,254	
TOTAL LIABILITIES		$ 28,079

GASSAWAY, BANK OF GASSAWAY

President, HARRY L. WRIGHT *Cashier,* JIMMY H. MCQUAIN

ASSETS

Cash and due from banks		$ 3,126
U.S. Treasury securities		3,467
Obligations of other U.S. Government agencies and corporations		2,995
Obligations of States and political subdivisions		5,738
Corporate stock		77
Federal funds sold		2,300
Loans		15,016
Bank premises, furniture and fixtures		138
Other assets		445
TOTAL ASSETS		$ 33,302

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,850
Time and savings deposits of individuals, partnerships and corporations		18,860
Deposits of United States Government		22
Deposits of States and political subdivisions		3,992
Certified and officers' checks		132
TOTAL DEPOSITS	$ 29,856	
Other liabilities		235
TOTAL LIABILITIES	$ 30,091	
Common stock		1,000
Surplus		1,500
Undivided profits		711
TOTAL EQUITY CAPITAL	$ 3,211	
TOTAL LIABILITIES		$ 33,302

GILBERT, GILBERT BANK & TRUST

President, CARL B. LAMBERT, JR. *Cashier,* JANICE MILLER

ASSETS

Cash and due from banks		$ 2,862
U.S. Treasury securities		2,616
Obligations of other U.S. Government agencies and corporations		3,609
Obligations of States and political subdivisions		6,193
Other bonds, notes and debentures		150
Federal funds sold		650
Loans		14,114
Bank premises, furniture and fixtures		739
Real estate owned other than bank premises		3
Other assets		445
TOTAL ASSETS		$ 31,381

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 8,006
Time and savings deposits of individuals, partnerships and corporations		18,653
Deposits of United States Government		428
Deposits of States and political subdivisions		433
Deposits of commercial banks		33
Certified and officers' checks		209
TOTAL DEPOSITS	$ 27,762	
Other liabilities for borrowed money		1,319
Other liabilities		342
TOTAL LIABILITIES	$ 29,423	
Common Stock		450
Surplus		1,000
Undivided profits		508
TOTAL EQUITY CAPITAL	$ 1,958	
TOTAL LIABILITIES		$ 31,381

GLENVILLE, KANAWHA UNION BANK

President, JACK V. STALNAKER — *Cashier*, THOMAS MCPHERSON

ASSETS

Cash and due from banks		$ 1,701
U.S. Treasury securities		4,668
Obligations of other U.S. Government agencies and corporations		315
Obligations of States and political subdivisions		7,491
Federal funds sold		350
Loans		18,439
Bank premises, furniture and fixtures		419
Other assets		247
TOTAL ASSETS		$ 33,630

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,136
Time and savings deposits of individuals, partnerships and corporations		20,472
Deposits of United States Government		44
Deposits of States and political subdivisions		2,203
Certified and officers' checks		142
TOTAL DEPOSITS	$ 29,997	
Other liabilities for borrowed money		162
Other liabilities		173
TOTAL LIABILITIES	$ 30,332	
Common Stock		240
Surplus		760
Undivided profits		2,298
TOTAL EQUITY CAPITAL	$ 3,298	
TOTAL LIABILITIES		$ 33,630

GRAFTON, THE BLUEVILLE BANK OF GRAFTON

President, GLEN HARMAN — *Cashier*,

ASSETS

Cash and due from banks		$ 4,483
U.S. Treasury securities		1,232
Obligations of other U.S. Government agencies and corporations		2,510
Obligations of States and political subdivisions		5,707
Corporate stock		50
Federal funds sold		3,700
Loans		26,324
Bank premises, furniture and fixtures		666
Other assets		330
TOTAL ASSETS		$ 45,002

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,327
Time and savings deposits of individuals, partnerships and corporations		27,451
Deposits of United States Government		10
Deposits of States and political subdivisions		4,643
Certified and officers' checks		583
TOTAL DEPOSITS	$ 40,014	
Other liabilities		1,808
TOTAL LIABILITIES	$ 41,822	
Common Stock		660
Surplus		1,000
Undivided profits		1,417
Reserve for contingencies and other capital reserves		103
TOTAL EQUITY CAPITAL	$ 3,180	
TOTAL LIABILITIES		$ 45,002

GRANTSVILLE, THE CALHOUN COUNTY BANK

President, F. F. McCOY *Cashier*, GLEN V. FOWLER

ASSETS		
Cash and due from banks		$ 1,504
U.S. Treasury securities		3,036
Obligations of other U.S. Government agencies and corporations		1,614
Obligations of States and political subdivisions		4,450
Federal funds sold		125
Loans		17,052
Bank premises, furniture and fixtures		676
Other assets		306
TOTAL ASSETS		$ 28,763
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 5,240
Time and savings deposits of individuals, partnerships and corporations		19,288
Deposits of United States Government		8
Deposits of States and political subdivisions		1,072
Deposits of commercial banks		32
Certified and officers' checks		297
TOTAL DEPOSITS	$ 25,937	
Federal Funds purchased		75
Other liabilities		272
TOTAL LIABILITIES	$ 26,284	
Common Stock		304
Surplus		529
Undivided profits		1,431
Reserve for contingencies and other capital reserves		215
TOTAL EQUITY CAPITAL	$ 2,479	
TOTAL LIABILITIES		$ 28,763

GREENVILLE, BANK OF GREENVILLE

President, EDWARD P. DUNLAP *Cashier*, CURTIS BALLARD

ASSETS		
Cash and due from banks		$ 277
U.S. Treasury securities		366
Obligations of other U.S. Government agencies and corporations		6
Obligations of States and political subdivisions		290
Corporate stock		8
Loans		2,932
Bank premises, furniture and fixtures		120
Other assets		10
TOTAL ASSETS		$ 4,009
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 963
Time and savings deposits of individuals, partnerships and corporations		2,420
Deposits of United States Government		2
Deposits of States and political subdivisions		148
Certified and officers' checks		10
TOTAL DEPOSITS	$ 3,543	
TOTAL LIABILITIES	$ 3,543	
Common Stock		48
Surplus		220
Undivided profits		198
TOTAL EQUITY CAPITAL	$ 466	
TOTAL LIABILITIES		$ 4,009

HARMAN, THE STOCKMANS BANK OF HARMAN

President, RONALD COOPER *Cashier,* RONALD COOPER

ASSETS

Cash and due from banks		$ 597
U.S. Treasury securities		1,538
Obligations of States and political subdivisions		50
Federal funds sold		200
Loans		1,955
Bank premises, furniture and fixtures		38
Other assets		3
TOTAL ASSETS		$ 4,381

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,539
Time and savings deposits of individuals, partnerships and corporations		2,401
Deposits of United States Government		2
Deposits of States and political subdivisions		17
Certified and officers' checks		21
TOTAL DEPOSITS	$ 3,980	
TOTAL LIABILITIES	$ 3,980	
Common Stock		25
Surplus		200
Undivided profits		174
Reserve for contingencies and other capital reserves		2
TOTAL EQUITY CAPITAL	$ 401	
TOTAL LIABILITIES		$ 4,381

HARPERS FERRY, BANK OF HARPERS FERRY

President, J. DONALD EACKLES *Cashier,*

ASSETS

Cash and due from banks		$ 246
U.S. Treasury securities		700
Obligations of other U.S. Government agencies and corporations		101
Corporate stock		12
Federal funds sold		475
Loans		2,887
Bank premises, furniture and fixtures		242
Other assets		41
TOTAL ASSETS		$ 4,704

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 861
Time and savings deposits of individuals, partnerships and corporations		2,862
Deposits of United States Government		3
Deposits of States and political subdivisions		280
Certified and officers' checks		19
TOTAL DEPOSITS	$ 4,025	
Other liabilities		53
TOTAL LIABILITIES	$ 4,078	
Common Stock		200
Surplus		200
Undivided profits		226
TOTAL EQUITY CAPITAL	$ 626	
TOTAL LIABILITIES		$ 4,704

HARRISVILLE, THE UNION BANK OF HARRISVILLE

President, H. G. HARDBARGER — *Cashier*, ENOS E. McDOUGAL

ASSETS

Cash and due from banks		$ 1,168
U.S. Treasury securities		5,098
Obligations of other U.S. Government agencies and corporations		721
Obligations of States and political subdivisions		3,314
Federal funds sold		500
Loans		10,530
Bank premises, furniture and fixtures		169
Other assets		20
TOTAL ASSETS		$ 21,520

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,230
Time and savings deposits of individuals, partnerships and corporations		13,152
Deposits of United States Government		83
Deposits of States and political subdivisions		930
Certified and officers' checks		11
TOTAL DEPOSITS	$ 19,406	
Other liabilities		35
TOTAL LIABILITIES	$ 19,441	
Common Stock		400
Surplus		700
Undivided profits		800
Reserve for contingencies and other capital reserves		179
TOTAL EQUITY CAPITAL	$ 2,079	
TOTAL LIABILITIES		$ 21,520

HUNDRED, BANK OF HUNDRED

President, H. N. KENNEDY — *Cashier*, GENE DAVISSON

ASSETS

Cash and due from banks		$ 980
U.S. Treasury securities		3,025
Obligations of States and political subdivisions		3,335
Federal funds sold		200
Loans		7,220
Bank premises, furniture and fixtures		174
Other assets		22
TOTAL ASSETS		$ 14,956

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,719
Time and savings deposits of individuals, partnerships and corporations		9,337
Deposits of United States Government		14
Deposits of States and political subdivisions		102
Certified and officers' checks		96
TOTAL DEPOSITS	$ 13,268	
TOTAL LIABILITIES	$ 13,268	
Common Stock		100
Surplus		700
Undivided profits		888
TOTAL EQUITY CAPITAL	$ 1,688	
TOTAL LIABILITIES		$ 14,956

HUNTINGTON, THE CITIBANK OF HUNTINGTON

President, REX WHALEY — *Cashier,* GEORGE B. JORDAN, JR.

ASSETS

Cash and due from banks		$ 2,170
U.S. Treasury securities		1,849
Obligations of other U.S. Government agencies and corporations		2,639
Obligations of States and political subdivisions		372
Loans		19,431
Bank premises, furniture and fixtures		348
Real estate owned other than bank premises		69
Other assets		387
TOTAL ASSETS		$ 27,265

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,288
Time and savings deposits of individuals, partnerships and corporations		14,878
Deposits of United States Government		497
Deposits of States and political subdivisions		1,402
Certified and officers' checks		687
TOTAL DEPOSITS	$ 22,752	
Federal Funds purchased		2,495
Other liabilities		273
TOTAL LIABILITIES	$ 25,520	
Subordinated notes and debentures		200
Common Stock		248
Surplus		908
Undivided profits		389
TOTAL EQUITY CAPITAL	$ 1,545	
TOTAL LIABILITIES		$ 27,265

HUNTINGTON, HUNTINGTON TRUST AND SAVINGS BANK

President, WILLIAM G. POWERS — *Cashier,* ROBERT L. HARDWICK

ASSETS

Cash and due from banks		$ 5,508
U.S. Treasury securities		1,798
Obligations of other U.S. Government agencies and corporations		7,286
Obligations of States and political subdivisions		5,029
Other bonds, notes and debentures		10
Corporate stock		83
Federal funds sold		3,300
Loans		45,582
Direct least financing		887
Bank premises, furniture and fixtures		1,938
Other assets		756
TOTAL ASSETS		$ 72,177

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 17,029
Time and savings deposits of individuals, partnerships and corporations		42,136
Deposits of United States Government		111
Deposits of States and political subdivisions		4,824
Deposits of commercial banks		97
Certified and officers' checks		392
TOTAL DEPOSITS	$ 64,589	
Federal funds purchased		1,515
Other liabilities		688
TOTAL LIABILITIES	$ 66,792	
Common Stock		750
Surplus		2,000
Undivided profits		2,635
TOTAL EQUITY CAPITAL	$ 5,385	
TOTAL LIABILITIES		$ 72,177

HUNTINGTON, THE TWENTIETH STREET BANK

President, LAWRENCE R. SMITH — *Cashier,* B. C. MCGINNIS, III

ASSETS

Cash and due from banks		$ 5,058
U.S. Treasury securities		18,506
Obligations of other U.S. Government agencies and corporations		4,518
Obligations of States and political subdivisions		24,831
Other bonds, notes and debentures		260
Federal funds sold		2,000
Loans		48,274
Bank premises, furniture and fixtures		3,201
Other assets		1,079
TOTAL ASSETS		$ 107,727

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 24,897
Time and savings deposits of individuals, partnerships and corporations		68,085
Deposits of United States Government		108
Deposits of States and political subdivisions		2,238
Deposits of commercial banks		97
Certified and officers' checks		704
TOTAL DEPOSITS	$ 96,129	
Other liabilities		767
TOTAL LIABILITIES	$ 96,896	
Common Stock		1,500
Surplus		7,500
Undivided profits		1,831
TOTAL EQUITY CAPITAL	$ 10,831	
TOTAL LIABILITIES		$ 107,727

HUNTINGTON, THE SECURITY BANK OF HUNTINGTON

President, ROBERT H. BEYMER — *Cashier,* DAVID P. REED

ASSETS

Cash and due from banks		$ 5,167
U.S. Treasury securities		1,619
Obligations of other U.S. Government agencies and corporations		5,797
Obligations of States and political subdivisions		8,375
Other bonds, notes and debentures		1
Federal funds sold		1,800
Loans		48,902
Bank premises, furniture and fixtures		4,155
Other assets		1,262
TOTAL ASSETS		$ 77,078

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 15,745
Time and savings deposits of individuals, partnerships and corporations		45,889
Deposits of United States Government		386
Deposits of States and political subdivisions		3,426
Deposits of commercial banks		5
Certified and officers' checks		1,116
TOTAL DEPOSITS	$ 66,567	
Federal funds purchased		735
Other liabilities		2,883
Mortgage indebtedness		64
Other liabilities		1,086
TOTAL LIABILITIES	$ 71,335	
Subordinated notes and debentures		1,000
Common Stock		550
Surplus		1,450
Undivided profits		2,589
Reserve for contingencies and other capital reserves		154
TOTAL EQUITY CAPITAL	$ 4,743	
TOTAL LIABILITIES		$ 77,078

HURRICANE, PUTNAM COUNTY BANK

President, L. L. WILSON — *Cashier*, J. R. WILSON

ASSETS

Cash and due from banks		$ 4,657
U.S. Treasury securities		4,160
Obligations of States and political subdivisions		7,733
Corporate stock		39
Federal funds sold		1,000
Loans		33,143
Bank premises, furniture and fixtures		376
Other assets		258
TOTAL ASSETS		$ 51,366

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,143
Time and savings deposits of individuals, partnerships and corporations		30,910
Deposits of United States Government		25
Deposits of States and political subdivisions		5,422
Certified and officers' checks		282
TOTAL DEPOSITS	$ 46,782	
Other liabilities		40
TOTAL LIABILITIES	$ 46,822	
Common Stock		300
Surplus		1,000
Undivided profits		3,100
Reserve for contingencies and other capital reserves		144
TOTAL EQUITY CAPITAL	$ 4,544	
TOTAL LIABILITIES		$ 51,366

KEYSER, FARMERS AND MERCHANTS BANK OF KEYSER

President, N. HOWARD ROGERS — *Cashier*, GLEN A. RYAN

ASSETS

Cash and due from banks		$ 1,680
U.S. Treasury securities		1,817
Obligations of other U.S. Government agencies and corporations		3,657
Obligations of States and political subdivisions		5,813
Other bonds, notes and debentures		13
Federal funds sold		2,750
Loans		22,857
Bank premises, furniture and fixtures		397
Other assets		334
TOTAL ASSETS		$ 39,318

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,663
Time and savings deposits of individuals, partnerships and corporations		24,450
Deposits of United States Government		37
Deposits of States and political subdivisions		2,634
Certified and officers' checks		364
TOTAL DEPOSITS	$ 35,148	
Mortgage indebtedness		472
Other liabilities		561
TOTAL LIABILITIES	$ 36,181	
Common Stock		639
Surplus		1,074
Undivided profits		1,424
TOTAL EQUITY CAPITAL	$ 3,137	
TOTAL LIABILITIES		$ 39,318

IAEGER, THE BANK OF IAEGER

President, C. O. DAVIS — *Cashier*, DONALD P. MORGAN

ASSETS		
Cash and due from banks		$ 1,916
U.S. Treasury securities		3,301
Obligations of other U. S. Government agencies and corporations		600
Obligations of States and political subdivisions		10,196
Loans		5,797
Bank premises, furniture and fixtures		632
Other assets		280
TOTAL ASSETS		$ 22,722
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 6,950
Time and savings deposits of individuals, partnerships and corporations		12,043
Deposits of United States Government		28
Deposits of States and political subdivisions		271
Certified and officers' checks		149
TOTAL DEPOSITS	$ 19,441	
Other liabilities		146
TOTAL LIABILITIES	$ 19,587	
Common Stock		500
Surplus		1,000
Undivided profits		1,535
Reserve for contingencies and other capital reserves		100
TOTAL EQUITY CAPITAL	$ 3,135	
TOTAL LIABILITIES		$ 22,722

LEWISBURG, GREENBRIER VALLEY BANK

President, PHILIP L. MCLAUGHLIN — *Cashier*, CORRINE P. GRIZZEL

ASSETS		
Cash and due from banks		$ 2,038
U.S. Treasury securities		2,467
Obligations of other U.S. Government agencies and corporations		1,301
Obligations of States and political subdivisions		3,243
Corporate stock		28
Federal funds sold		100
Loans		18,373
Bank premises, furniture and fixtures		1,056
Other assets		255
TOTAL ASSETS		$ 28,861
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 7,109
Time and savings deposits of individuals, partnerships and corporations		16,706
Deposits of United States Government		34
Deposits of States and political subdivisions		1,031
Certified and officers' checks		192
TOTAL DEPOSITS	$ 25,072	
Federal funds purchased		350
Other liabilities for borrowed money		1,031
Other liabilities		199
TOTAL LIABILITIES	$ 26,652	
Common Stock		365
Surplus		557
Undivided profits		1,287
TOTAL EQUITY CAPITAL	$ 2,209	
TOTAL LIABILITIES		$ 28,861

LOGAN, LOGAN BANK & TRUST COMPANY

President, FRANK H. OAKLEY *Cashier,* HERMAN McCRARY

ASSETS

Cash and due from banks		$ 2,900
U.S. Treasury securities		1,794
Obligations of other U.S. Government agencies and corporations		3,017
Obligations of States and political subdivisions		6,726
Other bonds, notes and debentures		1,479
Federal funds sold		2,700
Loans		16,612
Bank premises, furniture and fixtures		220
Other assets		294
TOTAL ASSETS		$ 35,742

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,351
Time and savings deposits of individuals, partnerships and corporations		15,191
Deposits of United States Government		60
Deposits of States and political subdivisions		9,530
Certified and officers' checks		319
TOTAL DEPOSITS	$ 32,451	
Other liabilities		134
TOTAL LIABILITIES	$ 32,585	
Common Stock		500
Surplus		1,000
Undivided profits		1,657
TOTAL EQUITY CAPITAL	$ 3,157	
TOTAL LIABILITIES		$ 35,742

LOST CREEK, THE HARRISON COUNTY BANK

President, DR. ISAAC H. MAXWELL *Cashier,* WILSON B. WINTERS

ASSETS

Cash and due from banks		$ 844
U.S. Treasury securities		708
Obligations of other U. S. Government agencies and corporations		2,592
Obligations of States and political subdivisions		2,195
Other bonds, notes and debentures		2
Federal funds sold		100
Loans		8,239
Bank premises, furniture and fixtures		419
Real estate owned other than bank premises		34
Other assets		29
TOTAL ASSETS		$ 15,162

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,860
Time and savings deposits of individuals, partnerships and corporations		10,374
Deposits of United States Government		71
Deposits of States and political subdivisions		268
Certified and officers' checks		61
TOTAL DEPOSITS	$ 13,634	
Other liabilities		52
TOTAL LIABILITIES	$ 13,686	
Common Stock		160
Surplus		750
Undivided profits		541
Reserve for contingencies and other capital reserves		25
TOTAL EQUITY CAPITAL	$ 1,476	
TOTAL LIABILITIES		$ 15,162

MAN, THE BANK OF MAN

President, VERNON E. HARRISON *Cashier,* CHARLES GARY ELLIS

ASSETS		
Cash and due from banks		$ 2,252
U.S. Treasury securities		1,940
Obligations of other U. S. Government agencies and corporations		600
Obligations of States and political subdivisions		4,798
Federal funds sold		3,975
Loans		12,904
Bank premises, furniture and fixtures		469
Other assets		181
TOTAL ASSETS		$ 27,119
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 7,334
Time and savings deposits of individuals, partnerships and corporations		15,464
Deposits of United States Government		372
Deposits of States and political subdivisions		971
Certified and officers' checks		314
TOTAL DEPOSITS	$ 24,455	
Other liabilities		236
TOTAL LIABILITIES	$ 24,691	
Common Stock		225
Surplus		400
Undivided profits		1,803
TOTAL EQUITY CAPITAL	$ 2,428	
TOTAL LIABILITIES		$ 27,119

MANNINGTON, FIRST EXCHANGE BANK

President, GEORGE W. MAY *Cashier,* ROBERT W. MOBLEY

ASSETS		
Cash and due from banks		$ 1,160
U.S. Treasury securities		1,632
Obligations of other U.S. Government agencies and corporations		1,295
Obligations of States and political subdivisions		1,844
Loans		10,770
Bank premises, furniture and fixtures		561
Real estate owned other than bank premises		8
Other assets		81
TOTAL ASSETS		$ 17,351
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 4,701
Time and savings deposits of individuals, partnerships and corporations		10,875
Deposits of United States Government		8
Deposits of States and political subdivisions		147
Certified and officers' checks		140
TOTAL DEPOSITS	$ 15,871	
Other liabilities		41
TOTAL LIABILITIES	$ 15,912	
Common Stock		100
Surplus		950
Undivided profits		348
Reserve for contingencies and other capital reserves		41
TOTAL EQUITY CAPITAL	$ 1,439	
TOTAL LIABILITIES		$ 17,351

MARLINTON, BANK OF MARLINTON

President, RICHARD I. MCNEEL *Cashier,* ROBERT L. MANN

ASSETS

Cash and due from banks		$ 1,018
U.S. Treasury securities		1,788
Obligations of other U.S. Government agencies and corporations		3,456
Obligations of States and political subdivisions		2,914
Loans		7,791
Bank premises, furniture and fixtures		397
Other assets		22
TOTAL ASSETS		$ 17,386

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,832
Time and savings deposits of individuals, partnerships and corporations		10,157
Deposits of United States Government		15
Deposits of States and political subdivisions		678
Certified and officers' checks		55
TOTAL DEPOSITS	$ 15,737	
Other liabilities		13
TOTAL LIABILITIES	$ 15,750	
Common Stock		200
Surplus		300
Undivided profits		1,136
TOTAL EQUITY CAPITAL	$ 1,636	
TOTAL LIABILITIES		$ 17,386

MARTINSBURG, MERCHANTS & FARMERS BANK

President, JOHN L. NADENBOUSCH *Cashier,* ERNEST L. WEIDMAN, JR.

ASSETS

Cash and due from banks		$ 1,555
U.S. Treasury securities		2,713
Obligations of States and political subdivisions		5,236
Federal funds sold		1,950
Loans		12,785
Bank premises, furniture and fixtures		771
Other assets		287
TOTAL ASSETS		$ 25,297

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,362
Time and savings deposits of individuals, partnerships and corporations		13,896
Deposits of United States Government		7
Deposits of States and political subdivisions		2,640
Certified and officers' checks		170
TOTAL DEPOSITS	$ 23,075	
Other liabilities		280
TOTAL LIABILITIES	$ 23,355	
Common Stock		200
Surplus		1,000
Undivided profits		742
TOTAL EQUITY CAPITAL	$ 1,942	
TOTAL LIABILITIES		$ 25,297

McMECHEN, BANK OF McMECHEN

President, W. G. SUMMERS *Cashier,*

ASSETS

Cash and due from banks		$ 875
U.S. Treasury securities		1,027
Obligations of other U.S. Government agencies and corporations		1,227
Obligations of States and political subdivisions		1,280
Other bonds, notes and debentures		325
Loans		7,355
Bank premises, furniture and fixtures		383
Other assets		110
TOTAL ASSETS		$ 12,582

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,214
Time and savings deposits of individuals, partnerships and corporations		7,758
Deposits of United States Government		15
Deposits of States and political subdivisions		1,308
Certified and officers' checks		84
TOTAL DEPOSITS	$ 11,379	
Other liabilities		83
TOTAL LIABILITIES	$ 11,462	
Common Stock		540
Surplus		270
Undivided profits		220
Reserve for contingencies and other capital reserves		90
TOTAL EQUITY CAPITAL	$ 1,120	
TOTAL LIABILITIES		$ 12,582

MIDDLEBOURNE, TYLER COUNTY BANK

President, GARY R. DAVIS *Cashier,* PATRICIA G. MASON

ASSETS

Cash and due from banks		$ 472
U.S. Treasury securities		809
Obligations of other U.S. Government agencies and corporations		1,047
Obligations of States and political subdivisions		921
Federal funds sold		650
Loans		5,526
Bank premises, furniture and fixtures		302
Other assets		3
TOTAL ASSETS		$ 9,730

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,141
Time and savings deposits of individuals, partnerships and corporations		5,772
Deposits of United States Government		2
Deposits of States and political subdivisions		1,056
Deposits of commercial banks		8
Certified and officers' checks		65
TOTAL DEPOSITS	$ 9,044	
TOTAL LIABILITIES	$ 9,044	
Common Stock		100
Surplus		150
Undivided profits		436
TOTAL EQUITY CAPITAL	$ 686	
TOTAL LIABILITIES		$ 9,730

MILL CREEK, BANK OF MILL CREEK

President, JAMES E. WALLACE — *Cashier*, ANDREW T. DOIG

ASSETS

Cash and due from banks		$ 905
U.S. Treasury securities		2,804
Obligations of other U.S. Government agencies and corporations		926
Obligations of States and political subdivisions		1,334
Other bonds, notes and debentures		5
Federal funds sold		75
Loans		4,362
Bank premises, furniture and fixtures		187
Real estate owned other than bank premises		8
Other assets		20
TOTAL ASSETS		$ 10,626

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,134
Time and savings deposits of individuals, partnerships and corporations		6,331
Deposits of United States Government		11
Deposits of States and political subdivisions		206
Certified and officers' checks		71
TOTAL DEPOSITS	$ 9,753	
TOTAL LIABILITIES	$ 9,753	
Common Stock		100
Surplus		200
Undivided profits		566
Reserve for contingencies and other capital reserves		7
TOTAL EQUITY CAPITAL	$ 873	
TOTAL LIABILITIES		$ 10,626

MILTON, BANK OF MILTON

President, HAROLD E. JACKSON — *Cashier*, KATHERINE C. WINDSOR

ASSETS

Cash and due from banks		$ 2,434
U.S. Treasury securities		843
Obligations of other U.S. Government agencies and corporations		1,565
Obligations of States and political subdivisions		5,448
Corporate stock		2
Federal funds sold		1,225
Loans		16,644
Direct lease financing		29
Bank premises, furniture and fixtures		367
Other assets		208
TOTAL ASSETS		$ 28,765

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,072
Time and savings deposits of individuals, partnerships and corporations		16,788
Deposits of United States Government		72
Deposits of States and political subdivisions		1,151
Certified and officers' checks		134
TOTAL DEPOSITS	$ 25,217	
Other liabilities		318
TOTAL LIABILITIES	$ 25,535	
Subordinated notes and debentures		350
Common Stock		250
Surplus		1,000
Undivided profits		1,354
Reserve for contingencies and other capital reserves		276
TOTAL EQUITY CAPITAL	$ 2,880	
TOTAL LIABILITIES		$ 28,765

MORGANTOWN, FARMERS' AND MERCHANTS' BANK

President, RUSSELL S. NEWMAN *Cashier*, GARY L. BEBOUT

ASSETS		
Cash and due from banks		$ 4,899
U.S. Treasury securities		2,199
Obligations of other U.S. Government agencies and corporations		11,470
Obligations of States and political subdivisions		13,711
Other bonds, notes and debentures		15
Federal funds sold		5,700
Loans		64,490
Bank premises, furniture and fixtures		1,546
Real estate owned other than bank premises		1
Other assets		984
TOTAL ASSETS		$ 105,015

LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 24,349
Time and savings deposits of individuals, partnerships and corporations		53,075
Deposits of United States Government		675
Deposits of States and political subdivisions		6,421
Deposits of commercial banks		319
Certified and officers' checks		832
TOTAL DEPOSITS	$ 85,671	
Federal Funds purchased		9,264
Other liabilities for borrowed money		41
Mortgage indebtedness		163
Other liabilities		1,068
TOTAL LIABILITIES	$ 96,207	
Common Stock		2,022
Surplus		3,589
Undivided profits		3,197
TOTAL EQUITY CAPITAL	$ 8,808	
TOTAL LIABILITIES		$ 105,015

MOUNDSVILLE, MERCANTILE BANKING & TRUST CO.

President, C. MICHAEL BLAIR *Cashier*, DALE D. KNUTSEN, JR.

ASSETS		
Cash and due from banks		$ 3,206
U.S. Treasury securities		2,381
Obligations of other U.S. Government agencies and corporations		1,443
Obligations of States and political subdivisions		16,750
Loans		27,834
Bank premises, furniture and fixtures		758
Other assets		541
TOTAL ASSETS		$ 52,913

LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 10,591
Time and savings deposits of individuals, partnerships and corporations		30,853
Deposits of United States Government		66
Deposits of States and political subdivisions		5,872
Certified and officers' checks		1
TOTAL DEPOSITS	$ 47,383	
Federal Funds purchased		400
Other liabilities		262
TOTAL LIABILITIES	$ 48,045	
Common Stock		400
Surplus		1,100
Undivided profits		3,368
TOTAL EQUITY CAPITAL	$ 4,868	
TOTAL LIABILITIES		$ 52,913

MOUNT HOPE, BANK OF MOUNT HOPE

President, ALAN L. SUSMAN *Cashier,* DONALD G. MITCHELL

ASSETS		
Cash and due from banks		$ 1,563
U.S. Treasury securities		597
Obligations of other U.S. Government agencies and corporations		425
Obligations of States and political subdivisions		8,917
Other bonds, notes and debentures		25
Loans		17,146
Direct lease financing		2,515
Bank premises, furniture and fixtures		395
Real estate owned other than bank premises		184
Other assets		634
TOTAL ASSETS		$ 32,401
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 4,491
Time and savings deposits of individuals, partnerships and corporations		14,922
Deposits of United States Government		51
Deposits of States and political subdivisions		6,031
Certified and officers' checks		433
TOTAL DEPOSITS	$ 25,928	
Federal Funds purchased		3,215
Other liabilities for borrowed money		453
Other liabilities		377
TOTAL LIABILITIES	$ 29,973	
Subordinated notes and debentures		310
Common Stock		900
Surplus		500
Undivided profits		603
Reserve for contingencies and other capital reserves		115
TOTAL EQUITY CAPITAL	$ 2,118	
TOTAL LIABILITIES		$ 32,401

MULLENS, THE PEOPLES BANK OF MULLENS

President, WILLIAM A. DAVIS *Cashier,* C. W. BURDISS

ASSETS		
Cash and due from banks		$ 3,584
U.S. Treasury securities		8,181
Obligations of other U.S. Government agencies and corporations		3,100
Obligations of States and political subdivisions		7,680
Corporate stock		72
Federal funds sold		1,000
Loans		18,634
Bank premises, furniture and fixtures		766
Other assets		434
TOTAL ASSETS		$ 43,451
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 8,368
Time and savings deposits of individuals, partnerships and corporations		28,628
Deposits of United States Government		12
Deposits of States and political subdivisions		2,093
Certified and officers' checks		308
TOTAL DEPOSITS	$ 39,409	
Other liabilities		363
TOTAL LIABILITIES	$ 39,772	
Common Stock		1,200
Surplus		1,200
Undivided profits		1,179
Reserve for contingencies and other capital reserves		100
TOTAL EQUITY CAPITAL	$ 3,679	
TOTAL LIABILITIES		$ 43,451

NAUGATUCK, BANK OF MINGO

President, ROBERT M. BREWER — *Cashier,* JAMES G. VANCE

ASSETS

Cash and due from banks		$ 994
U.S. Treasury securities		499
Obligations of other U.S. Government agencies and corporations		700
Federal funds sold		2,350
Loans		4,481
Bank premises, furniture and fixtures		428
Other assets		46
TOTAL ASSETS		$ 9,498

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,871
Time and savings deposits of individuals, partnerships and corporations		5,905
Deposits of United States Government		27
Deposits of States and political subdivisions		581
Certified and officers' checks		165
TOTAL DEPOSITS	$ 8,549	
Other liabilities		55
TOTAL LIABILITIES	$ 8,604	
Common Stock		400
Surplus		200
Undivided profits		294
TOTAL EQUITY CAPITAL	$ 894	
TOTAL LIABILITIES		$ 9,498

NEWELL, NORTHERN HANCOCK BANK & TRUST

President, BASIL J. MANGANO — *Secretary,* RAY O. JENKINS

ASSETS

Cash and due from banks		$ 230
U.S. Treasury securities		886
Federal funds sold		175
Loans		1,295
Bank premises, furniture and fixtures		289
Other assets		20
TOTAL ASSETS		$ 2,895

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 433
Time and savings deposits of individuals, partnerships and corporations		770
Deposits of States and political subdivisions		941
Certified and officers' checks		34
TOTAL DEPOSITS	$ 2,178	
Other liabilities		26
TOTAL LIABILITIES	$ 2,204	
Common Stock		375
Surplus		200
Undivided profits		116
TOTAL EQUITY CAPITAL	$ 691	
TOTAL LIABILITIES		$ 2,895

NEW HAVEN, MASON COUNTY BANK

President, A. K. McClung *Cashier,* James H. Layne

ASSETS

Cash and due from banks		$ 907
U.S. Treasury securities		2,268
Obligations of States and political subdivisions		2,156
Federal funds sold		275
Loans		7,056
Bank premises, furniture and fixtures		405
TOTAL ASSETS		$ 13,067

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,959
Time and savings deposits of individuals, partnerships and corporations		8,590
Deposits of States and political subdivisions		97
Certified and officers' checks		110
TOTAL DEPOSITS	$ 11,756	
Other liabilities		26
TOTAL LIABILITIES	$ 11,782	
Common Stock		50
Surplus		300
Undivided profits		935
TOTAL EQUITY CAPITAL	$ 1,285	
TOTAL LIABILITIES		$ 13,067

NEW MARTINSVILLE, NEW MARTINSVILLE BANK

President, J. Wells Eakin *Cashier,* John J. Stoflinsky

ASSETS

Cash and due from banks		$ 1,210
U.S. Treasury securities		1,401
Obligations of other U.S. Government agencies and corporations		1,404
Obligations of States and political subdivisions		1,393
Other bonds, notes and debentures		100
Federal funds sold		850
Loans		10,493
Bank premises, furniture and fixtures		295
Other assets		143
TOTAL ASSETS		$ 17,289

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,242
Time and savings deposits of individuals, partnerships and corporations		9,777
Deposits of United States Government		72
Deposits of States and political subdivisions		1,481
Certified and officers' checks		110
TOTAL DEPOSITS	$ 15,682	
Other liabilities		173
TOTAL LIABILITIES	$ 15,855	
Common Stock		150
Surplus		350
Undivided profits		884
Reserve for contingencies and other capital reserves		50
TOTAL EQUITY CAPITAL	$ 1,434	
TOTAL LIABILITIES		$ 17,289

NITRO, THE BANK OF CROSS LANES

President, RICHARD S. WHITTAKER *Cashier,* BARBARA S. PRINGLE

ASSETS		
Cash and due from banks		$ 9,930
U.S. Treasury securities		500
Obligations of other U.S. Government agencies and corporations		2,197
Obligations of States and political subdivisions		1,500
Federal funds sold		100
Loans		13,933
Bank premises, furniture and fixtures		452
Real estate owned other than bank premises		62
Other assets		177
TOTAL ASSETS		$ 20,851
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 5,694
Time and savings deposits of individuals, partnerships and corporations		11,783
Deposits of United States Government		2
Deposits of States and political subdivisions		1,088
Certified and officers' checks		154
TOTAL DEPOSITS	$ 18,721	
Other liabilities for borrowed money		902
Mortgage indebtedness		51
Other liabilities		38
TOTAL LIABILITIES	$ 19,712	
Common Stock		470
Surplus		140
Undivided profits		529
TOTAL EQUITY CAPITAL	$ 1,139	
TOTAL LIABILITIES		$ 20,851

NITRO, BANK OF NITRO

President, J. E. TEMPLE *Cashier,* ROBERT R. FERRELL

ASSETS		
Cash and due from banks		$ 2,706
U.S. Treasury securities		3,516
Obligations of States and political subdivisions		1,909
Federal funds sold		1,700
Loans		21,677
Bank premises, furniture and fixtures		326
Real estate owned other than bank premises		25
Other assets		157
TOTAL ASSETS		$ 32,016
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 7,337
Time and savings deposits of individuals, partnerships and corporations		20,816
Deposits of United States Government		15
Deposits of States and political subdivisions		539
Certified and officers' checks		543
TOTAL DEPOSITS	$ 29,250	
Other liabilities		17
TOTAL LIABILITIES	$ 29,267	
Common Stock		240
Surplus		410
Undivided profits		1,876
Reserve for contingencies and other capital reserves		223
TOTAL EQUITY CAPITAL	$ 2,749	
TOTAL LIABILITIES		$ 32,016

OAK HILL, NEW RIVER BANKING & TRUST CO.

President, N. M. STEEN *Cashier*, GEORGIA D. WALLACE

ASSETS

Cash and due from banks		$ 2,168
U.S. Treasury securities		2,751
Obligations of other U.S. Government agencies and corporations		2,751
Obligations of States and political subdivisions		8,310
Federal funds sold		855
Loans		20,215
Bank premises, furniture and fixtures		1,104
Other assets		359
TOTAL ASSETS		$ 38,513

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,869
Time and savings deposits of individuals, partnerships and corporations		24,782
Deposits of United States Government		241
Deposits of States and political subdivisions		1,476
Certified and officers' checks		206
TOTAL DEPOSITS	$ 34,574	
Mortgage indebtedness		58
Other liabilities		383
TOTAL LIABILITIES	$ 35,015	
Common Stock		469
Surplus		1,264
Undivided profits		1,696
Reserve for contingencies and other capital reserves		69
TOTAL EQUITY CAPITAL	$ 3,498	
TOTAL LIABILITIES		$ 38,513

OCEANA, BANK OF OCEANA

President, W. C. LUGAR *Cashier*, D. R. ANDERSON

ASSETS

Cash and due from banks		$ 1,296
U.S. Treasury securities		100
Obligations of other U.S. Government agencies and corporations		1,100
Obligations of States and political subdivisions		3,317
Federal funds sold		2,080
Loans		7,262
Bank premises, furniture and fixtures		143
Other assets		100
TOTAL ASSETS		$ 15,398

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,945
Time and savings deposits of individuals, partnerships and corporations		8,233
Deposits of United States Government		15
Deposits of States and political subdivisions		1,207
Certified and officers' checks		98
TOTAL DEPOSITS	$ 13,498	
Other liabilities for borrowed money		176
Other liabilities		20
TOTAL LIABILITIES	$ 13,694	
Common Stock		298
Surplus		444
Undivided profits		962
TOTAL EQUITY CAPITAL	$ 1,704	
TOTAL LIABILITIES		$ 15,398

PADEN CITY, THE BANK OF PADEN CITY

President, D. L. MENDENHALL — *Cashier*, W. E. VAUGHN

ASSETS

Cash and due from banks		$ 710
U.S. Treasury securities		299
Obligations of other U.S. Government agencies and corporations		1,000
Obligations of States and political subdivisions		105
Federal funds sold		275
Loans		3,985
Bank premises, furniture and fixtures		295
Real estate owned other than bank premises		10
Other assets		95
TOTAL ASSETS		$ 6,774

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,223
Time and savings deposits of individuals, partnerships and corporations		3,633
Deposits of United States Government		5
Deposits of States and political subdivisions		538
Certified and officers' checks		50
TOTAL DEPOSITS	$ 5,449	
Federal Funds purchased		509
Other liabilities		45
TOTAL LIABILITIES	$ 6,003	
Common Stock		300
Surplus		300
Undivided profits		171
TOTAL EQUITY CAPITAL	$ 771	
TOTAL LIABILITIES		$ 6,774

PARKERSBURG, BANK OF LUBECK

President, THOMAS W. TUCKER — *Cashier*, THOMAS W. TUCKER

ASSETS

Cash and due from banks		$ 174
Federal funds sold		600
Loans		197
Bank premises, furniture and fixtures		399
Other assets		23
TOTAL ASSETS		$ 1,393

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 150
Time and savings deposits of individuals, partnerships and corporations		190
Deposits of United States Government		3
Certified and officers' checks		50
TOTAL DEPOSITS	$ 393	
TOTAL LIABILITIES	$ 393	
Common Stock		500
Surplus		250
Undivided profits		250
TOTAL EQUITY CAPITAL	$ 1,000	
TOTAL LIABILITIES		$ 1,393

PARKERSBURG, COMMERCIAL BANKING AND TRUST COMPANY

President, JACK F. POE — *Cashier,* C. RANDALL LAW

ASSETS		
Cash and due from banks		$ 4,323
U.S. Treasury securities		2,601
Obligations of States and political subdivisions		9,108
Federal funds sold		3,200
Loans		38,652
Direct lease financing		3
Bank premises, furniture and fixtures		1,193
Other assets		490
TOTAL ASSETS		$ 59,570
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 15,523
Time and savings deposits of individuals, partnerships and corporations		31,749
Deposits of United States Government		371
Deposits of States and political subdivisions		3,319
Deposits of commercial banks		534
Certified and officers' checks		1,512
TOTAL DEPOSITS	$ 53,008	
Federal Funds purchased		988
Other liabilities for borrowed money		266
Other liabilities		461
TOTAL LIABILITIES	$ 54,723	
Common Stock		1,000
Surplus		2,500
Undivided profits		1,223
Reserve for contingencies and other capital reserves		124
TOTAL EQUITY CAPITAL	$ 4,847	
TOTAL LIABILITIES		$ 59,570

PARKERSBURG, COMMUNITY BANK OF PARKERSBURG

President, CLINE A. KNOTTS — *Cashier,* EUGENE C. ROUSH

ASSETS		
Cash and due from banks		$ 1,015
U.S. Treasury securities		299
Obligations of other U.S. Government agencies and corporations		384
Obligations of States and political subdivisions		3,187
Federal funds sold		1,175
Loans		14,652
Direct lease financing		73
Bank premises, furniture and fixtures		644
Other assets		222
TOTAL ASSETS		$ 21,651
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 3,247
Time and savings deposits of individuals, partnerships and corporations		14,150
Deposits of United States Government		11
Deposits of States and political subdivisions		1,352
Deposits of commercial banks		50
Certified and officers' checks		227
TOTAL DEPOSITS	$ 19,037	
Other liabilities for borrowed money		77
Other liabilities		259
TOTAL LIABILITIES	$19,373	
Common Stock		500
Surplus		700
Undivided profits		981
Reserve for contingencies and other capital reserves		97
TOTAL EQUITY CAPITAL	$ 2,278	
TOTAL LIABILITIES		$ 21,651

PARKERSBURG, MOUNTAIN STATE BANK

President, DONALD L. TAYLOR *Cashier*, GEORGE J. LUTHRINGER

ASSETS

Cash and due from banks		$ 2,112
U.S. Treasury securities		290
Obligations of other U.S. Government agencies and corporations		599
Obligations of States and political subdivisions		2,848
Other bonds, notes and debentures		10
Federal funds sold		2,500
Loans		19,170
Bank premises, furniture and fixtures		578
Real estate owned other than bank premises		98
Other assets		133
TOTAL ASSETS		$ 28,338

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,589
Time and savings deposits of individuals, partnerships and corporations		18,875
Deposits of United States Government		17
Deposits of States and political subdivisions		171
Deposits of commercial banks		51
Certified and officers' checks		181
TOTAL DEPOSITS	$ 25,884	
Other liabilities		224
TOTAL LIABILITIES	$ 26,108	
Subordinated notes and debentures		60
Common Stock		525
Surplus		600
Undivided profits		1,045
TOTAL EQUITY CAPITAL	$ 2,170	
TOTAL LIABILITIES		$ 28,338

PARKERSBURG, WOOD COUNTY BANK

President, FRANK L. GOEBEL *Cashier*, LARRY E. HOLDREN

ASSETS

Cash and due from banks		$ 5,269
U.S. Treasury securities		7,254
Obligations of other U.S. Government agencies and corporations		7,773
Obligations of States and political subdivisions		7,512
Other bonds, notes and debentures		6,552
Loans		53,288
Bank premises, furniture and fixtures		2,029
Real estate owned other than bank premises		40
Other assets		3,574
TOTAL ASSETS		$ 93,291

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 11,362
Time and savings deposits of individuals, partnerships and corporations		50,045
Deposits of United States Government		626
Deposits of States and political subdivisions		10,391
Deposits of commercial banks		101
Certified and officers' checks		1,076
TOTAL DEPOSITS	$ 73,601	
Federal Funds purchased		8,875
Other liabilities for borrowed money		1,189
Other liabilities		4,394
TOTAL LIABILITIES	$ 88,059	
Common Stock		1,000
Surplus		2,000
Undivided profits		2,232
TOTAL EQUITY CAPITAL	$ 5,232	
TOTAL LIABILITIES		$ 93,291

PARSONS, THE TUCKER COUNTY BANK

President & CEO, PATRICK J. CRAKES *Op. Officer,* MARVIN G. CANFIELD

ASSETS

Cash and due from banks		$ 1,110
U.S. Treasury securities		990
Obligations of other U.S. Government agencies and corporations		158
Obligations of States and political subdivisions		1,942
Corporate stock		15
Federal funds sold		700
Loans		8,482
Bank premises, furniture and fixtures		318
Real estate owned other than bank premises		65
Other assets		161
TOTAL ASSETS		$ 13,941

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,636
Time and savings deposits of individuals, partnerships and corporations		7,145
Deposits of United States Government		15
Deposits of States and political subdivisions		1,375
Certified and officers' checks		219
TOTAL DEPOSITS	$ 12,390	
Other liabilities for borrowed money		390
Other liabilities		20
TOTAL LIABILITIES	$ 12,800	
Common Stock		100
Surplus		400
Undivided profits		641
TOTAL EQUITY CAPITAL	$ 1,141	
TOTAL LIABILITIES		$ 13,941

PENNSBORO, THE COMMUNITY BANK

President, ORVILLE R. BONNELL *Cashier,* PATTY S. SPITZ

ASSETS

Cash and due from banks		$ 1,039
U.S. Treasury securities		1,206
Obligations of other U.S. Government agencies and corporations		836
Obligations of States and political subdivisions		1,105
Federal funds sold		500
Loans		3,778
Bank premises, furniture and fixtures		98
Other assets		3
TOTAL ASSETS		$ 8,565

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,113
Time and savings deposits of individuals, partnerships and corporations		5,076
Deposits of United States Government		12
Deposits of States and political subdivisions		527
Certified and officers' checks		16
TOTAL DEPOSITS	$ 7,744	
TOTAL LIABILITIES	$ 7,744	
Common Stock		200
Surplus		200
Undivided profits		421
TOTAL EQUITY CAPITAL	$ 821	
TOTAL LIABILITIES		$ 8,565

PETERSBURG, THE GRANT COUNTY BANK

President, GEORGE B. MOOMAU — *Cashier*, SHIRLEY D. YOKUM

ASSETS		
Cash and due from banks		$ 1,335
U.S. Treasury securities		1,200
Obligations of other U.S. Government agencies and corporations		3,200
Obligations of States and political subdivisions		4,791
Federal funds sold		500
Loans		17,925
Bank premises, furniture and fixtures		649
Other assets		275
TOTAL ASSETS		$ 29,875

LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 6,896
Time and savings deposits of individuals, partnerships and corporations		16,802
Deposits of United States Government		129
Deposits of States and political subdivisions		2,439
Certified and officers' checks		166
TOTAL DEPOSITS	$ 26,432	
Other liabilities for borrowed money		136
Other liabilities		300
TOTAL LIABILITIES	$ 26,868	
Common Stock		500
Surplus		1,000
Undivided profits		1,406
Reserve for contingencies and other capital reserves		101
TOTAL EQUITY CAPITAL	$ 3,007	
TOTAL LIABILITIES		$ 29,875

PETERSBURG, POTOMAC VALLEY BANK

President, GEORGE B. HALTERMAN — *Cashier*, F. RICHARD THOMPSON

ASSETS		
Cash and due from banks		$ 1,543
U.S. Treasury securities		3,015
Obligations of other U.S. Government agencies and corporations		1,039
Obligations of States and political subdivisions		4,334
Other bonds, notes and debentures		100
Corporate stock		26
Federal funds sold		700
Loans		14,519
Bank premises, furniture and fixtures		18
Other assets		1
TOTAL ASSETS		$ 25,295

LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 5,559
Time and savings deposits of individuals, partnerships and corporations		15,177
Deposits of United States Government		1
Deposits of States and political subdivisions		2,628
Certified and officers' checks		109
TOTAL DEPOSITS	$ 23,474	
Other liabilities		17
TOTAL LIABILITIES	$ 23,491	
Common Stock		275
Surplus		600
Undivided profits		914
Reserve for contingencies and other capital reserves		15
TOTAL EQUITY CAPITAL	$ 1,804	
TOTAL LIABILITIES		$ 25,295

PHILIPPI, BARBOUR COUNTY BANK

President, *Cashier,* W. J. WRIGHT

ASSETS

Cash and due from banks		$ 1,127
U.S. Treasury securities		600
Obligations of other U.S. Government agencies and corporations		2,428
Obligations of States and political subdivisions		1,907
Other bonds, notes and debentures		75
Corporate stock		40
Federal funds sold		1,900
Loans		13,767
Bank premises, furniture and fixtures		383
Other assets		139
TOTAL ASSETS		$ 22,366

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,752
Time and savings deposits of individuals, partnerships and corporations		14,552
Deposits of United States Government		3
Deposits of States and political subdivisions		2,987
Certified and officers' checks		163
TOTAL DEPOSITS	$ 20,457	
Other liabilities for borrowed money		77
Other liabilities		81
TOTAL LIABILITIES	$ 20,615	
Common Stock		320
Surplus		1,000
Undivided profits		418
Reserve for contingencies and other capital reserves		13
TOTAL EQUITY CAPITAL	$ 1,751	
TOTAL LIABILITIES		$ 22,366

PINEVILLE, THE CASTLE ROCK BANK

President, G. W. HINES *Cashier,* DYMPLE BALL

ASSETS

Cash and due from banks		$ 4,407
U.S. Treasury securities		1,599
Obligations of other U.S. Government agencies and corporations		1,500
Obligations of States and political subdivisions		6,792
Federal funds sold		1,700
Loans		20,767
Bank premises, furniture and fixtures		552
Other assets		356
TOTAL ASSETS		$ 37,673

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 9,609
Time and savings deposits of individuals, partnerships and corporations		16,482
Deposits of United States Government		39
Deposits of States and political subdivisions		6,261
Certified and officers' checks		294
TOTAL DEPOSITS	$ 32,685	
Other liabilities for borrowed money		436
Other liabilities		738
TOTAL LIABILITIES	$ 33,859	
Common Stock		400
Surplus		800
Undivided profits		2,559
Reserve for contingencies and other capital reserves		55
TOTAL EQUITY CAPITAL	$ 3,814	
TOTAL LIABILITIES		$ 37,673

POINT PLEASANT, THE PEOPLES BANK OF POINT PLEASANT

President, VITUS HARTLEY, JR. *Cashier,* JEANNE M. BARNEY

ASSETS

Cash and due from banks		$ 1,027
U.S. Treasury securities		399
Obligations of other U.S. Government agencies and corporations		1,203
Obligations of States and political subdivisions		1,962
Other bonds, notes and debentures		531
Federal funds sold		11
Loans		14,841
Bank premises, furniture and fixtures		835
Other assets		108
TOTAL ASSETS		$ 20,917

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,735
Time and savings deposits of individuals, partnerships and corporations		13,434
Deposits of United States Government		5
Deposits of States and political subdivisions		939
Certified and officers' checks		124
TOTAL DEPOSITS	$ 18,237	
Other liabilities for borrowed money		4
Mortgage indebtedness		416
Other liabilities		121
TOTAL LIABILITIES	$ 18,778	
Common Stock		992
Surplus		547
Undivided profits		537
Reserve for contingencies and other capital reserves		63
TOTAL EQUITY CAPITAL	$ 2,139	
TOTAL LIABILITIES		$ 20,917

PRINCETON, MERCER COUNTY BANK

President, JAMES W. THOMPSON *Cashier,* FRED MCKENZIE

ASSETS

Cash and due from banks		$ 2,582
U.S. Treasury securities		782
Obligations of other U.S. Government agencies and corporations		2,854
Obligations of States and political subdivisions		7,115
Other bonds, notes and debentures		25
Federal funds sold		4,600
Loans		30,454
Bank premises, furniture and fixtures		1,406
Other assets		406
TOTAL ASSETS		$ 50,224

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,230
Time and savings deposits of individuals, partnerships and corporations		32,699
Deposits of United States Government		153
Deposits of States and political subdivisions		1,009
Certified and officers' checks		282
TOTAL DEPOSITS	$ 44,373	
Other liabilities for borrowed money		1,202
Mortgage indebtedness		4
Other liabilities		533
TOTAL LIABILITIES	$ 46,112	
Common Stock		500
Surplus		716
Undivided profits		2,896
TOTAL EQUITY CAPITAL	$ 4,112	
TOTAL LIABILITIES		$ 50,224

PRINCETON, PRINCETON BANK AND TRUST COMPANY

President, CURRY W. BLANK *Cashier,*

ASSETS

Cash and due from banks		$ 7,178
U.S. Treasury securities		3,502
Obligations of other U.S. Government agencies and corporations		7,025
Obligations of States and political subdivisions		13,038
Other bonds, notes and debentures		75
Corporate stock		115
Federal funds sold		750
Loans		66,664
Bank premises, furniture and fixtures		2,703
Other assets		1,090
TOTAL ASSETS		$ 102,140

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 17,823
Time and savings deposits of individuals, partnerships and corporations		66,756
Deposits of United States Government		37
Deposits of States and political subdivisions		6,470
Deposits of commercial banks		89
Certified and officers' checks		457
TOTAL DEPOSITS	$ 91,632	
Federal Funds purchased		375
Mortgage indebtedness		11
Other liabilities		1,603
TOTAL LIABILITIES	$ 93,621	
Common Stock		2,498
Surplus		1,997
Undivided profits		4,024
TOTAL EQUITY CAPITAL	$ 8,519	
TOTAL LIABILITIES		$ 102,140

RAINELLE, FIRST STATE BANK & TRUST

President, CARLIN K. HARMON *Cashier,* VIRGINIA N. MINTER

ASSETS

Cash and due from banks		$ 1,553
U.S. Treasury securities		700
Obligations of other U.S. Government agencies and corporations		1,905
Obligations of States and political subdivisions		2,637
Loans		9,627
Bank premises, furniture and fixtures		429
Other assets		121
TOTAL ASSETS		$ 16,972

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,548
Time and savings deposits of individuals, partnerships and corporations		9,984
Deposits of United States Government		6
Deposits of States and political subdivisions		425
Certified and officers' checks		137
TOTAL DEPOSITS	$ 15,100	
Other liabilities for borrowed money		400
Other liabilities		70
TOTAL LIABILITIES	$ 15,570	
Common Stock		240
Surplus		400
Undivided profits		762
TOTAL EQUITY CAPITAL	$ 1,402	
TOTAL LIABILITIES		$ 16,972

RANSON, BLAKELEY BANK AND TRUST COMPANY

President, JACK R. HUYETT *Cashier*, JACK R. HUYETT

ASSETS

Cash and due from banks		$ 1,960
U.S. Treasury securities		1,060
Obligations of other U.S. Government agencies and corporations		50
Obligations of States and political subdivisions		1,391
Other bonds, notes and debentures		15
Federal funds sold		400
Loans		12,565
Bank premises, furniture and fixtures		367
Real estate owned other than bank premises		53
Other assets		157
TOTAL ASSETS		$ 18,018

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,622
Time and savings deposits of individuals, partnerships and corporations		9,610
Deposits of United States Government		1
Deposits of States and political subdivisions		587
Deposits of commercial banks		32
Certified and officers' checks		155
TOTAL DEPOSITS	$ 16,007	
Mortgage indebtedness		26
Other liabilities		181
TOTAL LIABILITIES	$ 16,214	
Common Stock		484
Surplus		448
Undivided profits		872
TOTAL EQUITY CAPITAL	$ 1,804	
TOTAL LIABILITIES		$ 18,018

RAVENSWOOD, JACKSON COUNTY BANK

President, CLAYMORE ROWLEY *Cashier*, BRUCE BINGHAM

ASSETS

Cash and due from banks		$ 1,577
U.S. Treasury securities		2,546
Obligations of other U.S. Government agencies and corporations		800
Obligations of States and political subdivisions		2,976
Federal funds sold		500
Loans		12,892
Bank premises, furniture and fixtures		427
Real estate owned other than bank premises		2
Other assets		170
TOTAL ASSETS		$ 21,890

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,726
Time and savings deposits of individuals, partnerships and corporations		9,910
Deposits of United States Government		100
Deposits of States and political subdivisions		2,504
Certified and officers' checks		133
TOTAL DEPOSITS	$ 19,373	
Other liabilities		167
TOTAL LIABILITIES	$ 19,540	
Common Stock		320
Surplus		680
Undivided profits		1,250
Reserve for contingencies and other capital reserves		100
TOTAL EQUITY CAPITAL	$ 2,350	
TOTAL LIABILITIES		$ 21,890

RICHWOOD, PEOPLES BANK OF RICHWOOD

President, BRONSON D. MCCLUNG *Cashier,* MARION B. MYERS

ASSETS

Cash and due from banks		$ 1,314
U.S. Treasury securities		1,202
Obligations of other U.S. Government agencies and corporations		2,164
Obligations of States and political subdivisions		3,945
Federal funds sold		900
Loans		14,186
Bank premises, furniture and fixtures		527
Other assets		180
TOTAL ASSETS		$ 24,418

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,340
Time and savings deposits of individuals, partnerships and corporations		13,547
Deposits of United States Government		6
Deposits of States and political subdivisions		2,556
Deposits of commercial banks		100
Certified and officers' checks		103
TOTAL DEPOSITS	$ 20,652	
Other liabilities for borrowed money		1,664
Other liabilities		220
TOTAL LIABILITIES	$ 22,536	
Subordinated notes and debentures		300
Common Stock		181
Surplus		855
Undivided profits		546
TOTAL EQUITY CAPITAL	$ 1,582	
TOTAL LIABILITIES		$ 24,418

RIPLEY, BANK OF RIPLEY

President, JAMES J. ROBINSON *Cashier,* MICHAEL F. HALL

ASSETS

Cash and due from banks		$ 2,178
U.S. Treasury securities		1,983
Obligations of other U.S. Government agencies and corporations		399
Obligations of States and political subdivisions		1,528
Corporate stock		31
Federal funds sold		1,300
Loans		13,819
Bank premises, furniture and fixtures		864
Other assets		6
TOTAL ASSETS		$ 22,108

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,439
Time and savings deposits of individuals, partnerships and corporations		11,400
Deposits of United States Government		6
Deposits of States and political subdivisions		2,798
Certified and officers' checks		124
TOTAL DEPOSITS	$ 19,767	
Other liabilities for borrowed money		403
Other liabilities		39
TOTAL LIABILITIES	$ 20,209	
Common Stock		323
Surplus		700
Undivided profits		821
Reserve for contingencies and other capital reserves		55
TOTAL EQUITY CAPITAL	$ 1,899	
TOTAL LIABILITIES		$ 22,108

ROMNEY, THE BANK OF ROMNEY

President, MARLIN C. BIGGS *Cashier*, LAWRENCE E. FOLEY

ASSETS

Cash and due from banks		$ 1,395
U.S. Treasury securities		1,762
Obligations of other U.S. Government agencies and corporations		2,300
Obligations of States and political subdivisions		3,350
Corporate stock		33
Loans		15,339
Bank premises, furniture and fixtures		305
Other assets		211
TOTAL ASSETS		$ 24,695

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,152
Time and savings deposits of individuals, partnerships and corporations		15,587
Deposits of United States Government		8
Deposits of States and political subdivisions		1,667
Certified and officers' checks		247
TOTAL DEPOSITS	$ 22,661	
Other liabilities		136
TOTAL LIABILITIES	$ 22,797	
Common Stock		100
Surplus		1,000
Undivided profits		798
TOTAL EQUITY CAPITAL	$ 1,898	
TOTAL LIABILITIES		$ 24,695

ST. ALBANS, THE BANK OF ST. ALBANS

President, WM. H. ZERKLE *Cashier*, L. C. BYRNSIDE

ASSETS

Cash and due from banks		$ 5,846
U.S. Treasury securities		9,149
Obligations of other U.S. Government agencies and corporations		12,816
Obligations of States and political subdivisions		1,319
Other bonds, notes and debentures		25
Corporate stock		68
Loans		37,046
Bank premises, furniture and fixtures		1,121
Other assets		711
TOTAL ASSETS		$ 68,101

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 15,461
Time and savings deposits of individuals, partnerships and corporations		45,057
Deposits of United States Government		79
Deposits of States and political subdivisions		318
Certified and officers' checks		606
TOTAL DEPOSITS	$ 61,521	
Federal Funds purchased		1,200
Other liabilities		550
TOTAL LIABILITIES	$ 63,271	
Subordinated notes and debentures		200
Common Stock		1,336
Surplus		925
Undivided profits		2,369
TOTAL EQUITY CAPITAL	$ 4,630	
TOTAL LIABILITIES		$ 68,101

ST. MARYS, PLEASANT COUNTY BANK

President, LEO A. TULLIUS — *Cashier,* J. MARLENE MEDLEY

ASSETS

Cash and due from banks		$ 1,560
U.S. Treasury securities		2,804
Obligations of other U.S. Government agencies and corporations		1,511
Obligations of States and political subdivisions		1,245
Corporate stock		33
Federal funds sold		2,700
Loans		11,103
Bank premises, furniture and fixtures		200
Real estate owned other than bank premises		30
Other assets		12
TOTAL ASSETS		$ 21,198

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,367
Time and savings deposits of individuals, partnerships and corporations		13,299
Deposits of United States Government		4
Deposits of States and political subdivisions		1,410
Certified and officers' checks		158
TOTAL DEPOSITS	$ 19,238	
Other liabilities		271
TOTAL LIABILITIES	$ 19,509	
Subordinated notes and debentures		350
Common Stock		438
Surplus		650
Undivided profits		194
Reserve for contingencies and other capital reserves		57
TOTAL EQUITY CAPITAL	$ 1,339	
TOTAL LIABILITIES		$ 21,198

SHEPHERDSTOWN, JEFFERSON SECURITY BANK

President, SAM M. SKINNER — *Cashier,* DENVER L. HIPP

ASSETS

Cash and due from banks		$ 1,683
U.S. Treasury securities		1,922
Obligations of States and political subdivisions		105
Other bonds, notes and debentures		1
Federal funds sold		300
Loans		10,879
Bank premises, furniture and fixtures		721
Other assets		5
TOTAL ASSETS		$ 15,616

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,045
Time and savings deposits of individuals, partnerships and corporations		10,182
Deposits of United States Government		10
Deposits of States and political subdivisions		1,037
Certified and officers' checks		71
TOTAL DEPOSITS	$ 14,345	
Other liabilities		7
TOTAL LIABILITIES	$ 14,352	
Common Stock		120
Surplus		750
Undivided profits		383
Reserve for contingencies and other capital reserves		11
TOTAL EQUITY CAPITAL	$ 1,264	
TOTAL LIABILITIES		$ 15,616

SHINNSTON, BANK OF SHINNSTON

President, JOHN E. BRENNAN — *Cashier*, R. P. SUMMERS

ASSETS		
Cash and due from banks		$ 1,883
U.S. Treasury securities		3,045
Obligations of other U.S. Government agencies and corporations		1,225
Obligations of States and political subdivisions		7,547
Federal funds sold		800
Loans		18,639
Bank premises, furniture and fixtures		578
Other assets		293
TOTAL ASSETS		$ 34,010
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 7,038
Time and savings deposits of individuals, partnerships and corporations		22,311
Deposits of United States Government		31
Deposits of States and political subdivisions		505
Certified and officers' checks		188
TOTAL DEPOSITS	$ 30,073	
Other liabilities		383
TOTAL LIABILITIES	$ 30,456	
Subordinated notes and debentures		350
Common Stock		100
Surplus		1,100
Undivided profits		1,679
Reserve for contingencies and other capital reserves		325
TOTAL EQUITY CAPITAL	$ 3,204	
TOTAL LIABILITIES		$ 34,010

SISSONVILLE, BANK OF SISSONVILLE

President, JAMES P. BAZZLE — *Cashier*, DAVID B. KELLEY

ASSETS		
Cash and due from banks		$ 658
U.S. Treasury securities		298
Obligations of other U.S. Government agencies and corporations		1,400
Obligations of States and political subdivisions		100
Federal funds sold		320
Loans		4,581
Bank premises, furniture and fixtures		400
Other assets		158
TOTAL ASSETS		$ 7,915
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 2,343
Time and savings deposits of individuals, partnerships and corporations		4,183
Deposits of United States Government		19
Deposits of States and political subdivisions		361
Certified and officers' checks		71
TOTAL DEPOSITS	$ 6,977	
Other liabilities		88
TOTAL LIABILITIES	$ 7,065	
Common Stock		250
Surplus		250
Undivided profits		350
TOTAL EQUITY CAPITAL	$ 850	
TOTAL LIABILITIES		$ 7,915

SISTERSVILLE, FIRST-TYLER BANK & TRUST CO.

President, T. E. MENIGHAN — *Cashier*, R. O. HANLIN

ASSETS

Cash and due from banks		$ 1,470
U.S. Treasury securities		2,000
Obligations of other U.S. Government agencies and corporations		1,129
Obligations of States and political subdivisions		493
Other bonds, notes and debentures		652
Corporate stock		26
Federal funds sold		600
Loans		3,987
Bank premises, furniture and fixtures		48
Other assets		1
TOTAL ASSETS		$ 10,406

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,680
Time and savings deposits of individuals, partnerships and corporations		4,572
Deposits of United States Government		1
Deposits of States and political subdivisions		276
Certified and officers' checks		30
TOTAL DEPOSITS	$ 8,559	
TOTAL LIABILITIES	$ 8,559	
Common Stock		200
Surplus		650
Undivided profits		942
Reserve for contingencies and other capital reserves		55
TOTAL EQUITY CAPITAL	$ 1,847	
TOTAL LIABILITIES		$ 10,406

SOUTH CHARLESTON, THE CHEMICAL BANK AND TRUST COMPANY

President, M. C. PATERNO — *Cashier*, GLENN E. DUNLAP

ASSETS

Cash and due from banks		$ 4,047
U.S. Treasury securities		1,400
Obligations of other U.S. Government agencies and corporations		200
Obligations of States and political subdivisions		3,973
Other bonds, notes and debentures		15
Federal funds sold		2,500
Loans		32,810
Bank premises, furniture and fixtures		1,081
Other assets		491
TOTAL ASSETS		$ 46,517

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 11,342
Time and savings deposits of individuals, partnerships and corporations		27,231
Deposits of United States Government		13
Deposits of States and political subdivisions		3,205
Deposits of commercial banks		25
Certified and officers' checks		227
TOTAL DEPOSITS	$ 42,043	
Other liabilities for borrowed money		405
Mortgage indebtedness		103
Other liabilities		500
TOTAL LIABILITIES	$ 43,051	
Common Stock		1,525
Surplus		1,000
Undivided profits		941
TOTAL EQUITY CAPITAL	$ 3,466	
TOTAL LIABILITIES		$ 46,517

SOUTH CHARLESTON, DOLLAR SECURITY BANK

President, **PAUL DAVIDSON** *Cashier,* **BRENDA K. ROBERTSON**

ASSETS

Cash and due from banks		$ 106
U.S. Treasury securities		600
Federal funds sold		260
Loans		1,366
Bank premises, furniture and fixtures		137
Other assets		22
TOTAL ASSETS		$ 2,491

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 376
Time and savings deposits of individuals, partnerships and corporations		955
Deposits of United States Government		5
Deposits of States and political subdivisions		460
Certified and officers' checks		21
TOTAL DEPOSITS	$ 1,817	
Other liabilities		103
TOTAL LIABILITIES	$ 1,920	
Common Stock		138
Surplus		481
Undivided profits		(54)
Reserve for contingencies and other capital reserves		6
TOTAL EQUITY CAPITAL	$ 571	
TOTAL LIABILITIES		$ 2,491

SPENCER, THE TRADERS BANK

President, **CHARLES O. HARDMAN** *Cashier,* **M. R. CARPER**

ASSETS

Cash and due from banks		$ 3,138
U.S. Treasury securities		501
Obligations of other U.S. Government agencies and corporations		3,000
Obligations of States and political subdivisions		7,322
Other bonds, notes and debentures		155
Corporate stock		41
Loans		26,434
Bank premises, furniture and fixtures		905
Real estate owned other than bank premises		154
Other assets		427
TOTAL ASSETS		$ 42,077

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 8,215
Time and savings deposits of individuals, partnerships and corporations		25,318
Deposits of United States Government		22
Deposits of States and political subdivisions		4,436
Certified and officers' checks		338
TOTAL DEPOSITS	$ 38,329	
Federal Funds purchased		200
Other liabilities for borrowed money		87
Mortgage indebtedness		24
Other liabilities		377
TOTAL LIABILITIES	$ 39,017	
Common Stock		900
Surplus		450
Undivided profits		1,710
TOTAL EQUITY CAPITAL	$ 3,060	
TOTAL LIABILITIES		$ 42,077

SUMMERSVILLE, FARMERS AND MERCHANTS BANK OF SUMMERSVILLE

President, B. P. WHITLOCK — *V.P & Cashier,* OPAL BELL

ASSETS

Cash and due from banks		$ 3,323
U.S. Treasury securities		2,798
Obligations of other U.S. Government agencies and corporations		1,155
Obligations of States and political subdivisions		4,897
Corporate stock		48
Federal funds sold		470
Loans		24,859
Bank premises, furniture and fixtures		624
Real estate owned other than bank premises		453
Other assets		374
TOTAL ASSETS		$ 39,001

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 8,630
Time and savings deposits of individuals, partnerships and corporations		24,857
Deposits of United States Government		436
Deposits of States and political subdivisions		1,815
Certified and officers' checks		247
TOTAL DEPOSITS	$ 35,985	
Other liabilities for borrowed money		170
Other liabilities		228
TOTAL LIABILITIES	$ 36,383	
Common Stock		620
Surplus		980
Undivided profits		1,018
TOTAL EQUITY CAPITAL	$ 2,618	
TOTAL LIABILITIES		$ 39,001

SUMMERSVILLE, NICHOLAS COUNTY BANK

President, L. N. McCUTCHEON, II — *Cashier,* KENNETH HESS

ASSETS

Cash and due from banks		$ 2,007
U.S. Treasury securities		5,601
Obligations of other U.S. Government agencies and corporations		1,220
Obligations of States and political subdivisions		7,027
Federal funds sold		2,800
Loans		20,701
Bank premises, furniture and fixtures		1,295
Real estate owned other than bank premises		1
Customers' liability to this bank on acceptances outstanding		21
Other assets		292
TOTAL ASSETS		$ 40,965

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 9,611
Time and savings deposits of individuals, partnerships and corporations		26,204
Deposits of United States Government		355
Deposits of States and political subdivisions		576
Certified and officers' checks		436
TOTAL DEPOSITS	$ 37,182	
Acceptances executed by or for account of this bank and outstanding		21
Other liabilities		474
TOTAL LIABILITIES	$ 37,677	
Subordinated notes and debentures		10
Common Stock		1,100
Surplus		840
Undivided profits		1,323
Reserve for contingencies and other capital reserves		15
TOTAL EQUITY CAPITAL	$ 3,278	
TOTAL LIABILITIES		$ 40,965

TERRA ALTA, THE TERRA ALTA BANK

President, P. R. WATSON *Cashier*, KENNETH FRANKHOUSER

ASSETS

Cash and due from banks		$ 579
U.S. Treasury securities		1,105
Obligations of other U.S. Government agencies and corporations		1,355
Obligations of States and political subdivisions		384
Federal funds sold		300
Loans		2,828
Bank premises, furniture and fixtures		46
Other assets		45
TOTAL ASSETS		$ 6,642

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,320
Time and savings deposits of individuals, partnerships and corporations		4,422
Deposits of United States Government		4
Deposits of States and political subdivisions		286
Certified and officers' checks		24
TOTAL DEPOSITS	$ 6,056	
Other liabilities		92
TOTAL LIABILITIES	$ 6,.48	
Common Stock		139
Surplus		225
Undivided profits		93
Reserve for contingencies and other capital reserves		37
TOTAL EQUITY CAPITAL	$ 494	
TOTAL LIABILITIES		$ 6,642

THOMAS, MINERS AND MERCHANTS BANK

President, JOHN DEPOLLO *Cashier*, EDWARD R. KEPNER

ASSETS

Cash and due from banks		$ 782
U.S. Treasury securities		849
Obligations of other U.S. Government agencies and corporations		150
Obligations of States and political subdivisions		976
Other bonds, notes and debentures		12
Federal funds sold		650
Loans		5,340
Bank premises, furniture and fixtures		37
Real estate owned other than bank premises		53
TOTAL ASSETS		$ 8,849

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,388
Time and savings deposits of individuals, partnerships and corporations		5,558
Deposits of United States Government		13
Deposits of States and political subdivisions		68
Certified and officers' checks		76
TOTAL DEPOSITS	$ 8,103	
TOTAL LIABILITIES	$ 8,103	
Common Stock		135
Surplus		215
Undivided profits		396
TOTAL EQUITY CAPITAL	$ 746	
TOTAL LIABILITIES		$ 8,849

UNION, THE BANK OF MONROE

President, J. R. McCoy — *Cashier,* Ralph Mann

ASSETS

Cash and due from banks		$ 1,247
U.S. Treasury securities		1,744
Obligations of other U.S. Government agencies and corporations		3,201
Obligations of States and political subdivisions		3,771
Corporate stock		12
Federal funds sold		200
Loans		6,434
Bank premises, furniture and fixtures		126
TOTAL ASSETS		$ 16,735

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,309
Time and savings deposits of individuals, partnerships and corporations		9,924
Deposits of United States Government		7
Deposits of States and political subdivisions		916
Certified and officers' checks		20
TOTAL DEPOSITS	$ 15,176	
TOTAL LIABILITIES	$ 15,176	
Common Stock		100
Surplus		300
Undivided profits		1,159
TOTAL EQUITY CAPITAL	$ 1,559	
TOTAL LIABILITIES		$ 16,735

WALTON, THE POCA VALLEY BANK

President, Clarence Canterbury — *Cashier,* H. D. Jones

ASSETS

Cash and due from banks		$ 467
U.S. Treasury securities		1,989
Obligations of States and political subdivisions		649
Federal funds sold		400
Loans		9,967
Bank premises, furniture and fixtures		500
Other assets		3
TOTAL ASSETS		$ 13,975

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,474
Time and savings deposits of individuals, partnerships and corporations		8,823
Deposits of United States Government		17
Deposits of States and political subdivisions		438
Certified and officers' checks		70
TOTAL DEPOSITS	$ 12,822	
Other liabilities		20
TOTAL LIABILITIES	$ 12,842	
Common Stock		200
Surplus		550
Undivided profits		380
Reserve for contingencies and other capital reserves		3
TOTAL EQUITY CAPITAL	$ 1,133	
TOTAL LIABILITIES		$ 13,975

WAR, THE BANK OF WAR

President, NOAH DELL'ORSO | *Cashier,* JAMES E. SIZEMORE

ASSETS		
Cash and due from banks		$ 1,085
U.S. Treasury securities		1,900
Obligations of other U.S. Government agencies and corporations		870
Obligations of States and political subdivisions		5,173
Corporate stock		2
Federal funds sold		1,950
Loans		4,918
Bank premises, furniture and fixtures		121
Real estate owned other than bank premises		105
Other assets		9
TOTAL ASSETS		$ 16,133
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 3,072
Time and savings deposits of individuals, partnerships and corporations		10,534
Deposits of United States Government		9
Deposits of States and political subdivisions		182
Certified and officers' checks		117
TOTAL DEPOSITS	$ 13,914	
Other liabilities		170
TOTAL LIABILITIES	$ 14,084	
Common Stock		198
Surplus		240
Undivided profits		1,611
TOTAL EQUITY CAPITAL	$ 2,049	
TOTAL LIABILITIES		$ 16,133

WARDENSVILLE, CAPON VALLEY BANK

President, J. O. HEISHMAN | *Cashier,* ALFRED J. LUDWIG

ASSETS		
Cash and due from banks		$ 876
U.S. Treasury securities		144
Obligations of other U.S. Government agencies and corporations		1,073
Obligations of States and political subdivisions		1,524
Other bonds, notes and debentures		50
Corporate stock		18
Loans		10,262
Bank premises, furniture and fixtures		155
Other assets		198
TOTAL ASSETS		$ 14,300
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 2,496
Time and savings deposits of individuals, partnerships and corporations		8,143
Deposits of United States Government		3
Deposits of States and political subdivisions		1,632
Certified and officers' checks		50
TOTAL DEPOSITS	$ 12,324	
Federal Funds purchased		200
Other liabilities for borrowed money		265
Other liabilities		179
TOTAL LIABILITIES	$ 12,968	
Common Stock		175
Surplus		676
Undivided profits		433
Reserve for contingencies and other capital reserves		48
TOTAL EQUITY CAPITAL	$ 1,332	
TOTAL LIABILITIES		$ 14,300

WAYNE, WAYNE COUNTY BANK

President, B. R. PRICHARD *Cashier*, AUXIER L. MARCUM

ASSETS

Cash and due from banks		$ 1,194
U.S. Treasury securities		1,498
Obligations of other U.S. Government agencies and corporations		1,426
Obligations of States and political subdivisions		8,166
Federal funds sold		2,225
Loans		14,784
Bank premises, furniture and fixtures		432
Other assets		451
TOTAL ASSETS		$ 30,176

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,562
Time and savings deposits of individuals, partnerships and corporations		16,736
Deposits of United States Government		8
Deposits of States and political subdivisions		3,776
Certified and officers' checks		260
TOTAL DEPOSITS	$ 27,342	
Other liabilities		266
TOTAL LIABILITIES	$ 27,608	
Common Stock		342
Surplus		411
Undivided profits		1,815
TOTAL EQUITY CAPITAL	$ 2,568	
TOTAL LIABILITIES		$ 30,176

WEIRTON, CITIZENS BANK OF WEIRTON

President, ALEXANDER G. BELLAS *Cashier*, GREGORY A. CALEVRO

ASSETS

Cash and due from banks		$ 1,301
U.S. Treasury securities		1,300
Obligations of other U.S. Government agencies and corporations		1,550
Obligations of States and political subdivisions		3,973
Federal funds sold		200
Loans		17,111
Bank premises, furniture and fixtures		858
Real estate owned other than bank premises		9
Other assets		292
TOTAL ASSETS		$ 26,594

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,906
Time and savings deposits of individuals, partnerships and corporations		16,217
Deposits of United States Government		17
Deposits of States and political subdivisions		3,694
Certified and officers' checks		299
TOTAL DEPOSITS	$ 24,133	
Other liabilities		377
TOTAL LIABILITIES	$ 24,510	
Subordinated notes and debentures		250
Common Stock		250
Surplus		1,000
Undivided profits		584
TOTAL EQUITY CAPITAL	$ 1,834	
TOTAL LIABILITIES		$ 26,594

WEIRTON, BANK OF WEIRTON

President, D. R. BILLHAM *Cashier*, R. F. PETRULOVICH

ASSETS		
Cash and due from banks		$ 2,610
U.S. Treasury securities		14,026
Obligations of other U.S. Government agencies and corporations		11
Obligations of States and political subdivisions		15,705
Other bonds, notes and debentures		15
Federal funds sold		2,400
Loans		26,236
Bank premises, furniture and fixtures		607
Other assets		601
TOTAL ASSETS		$ 62,211
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 12,254
Time and savings deposits of individuals, partnerships and corporations		39,459
Deposits of United States Government		44
Deposits of States and political subdivisions		365
Deposits of commercial banks		5
Certified and officers' checks		970
TOTAL DEPOSITS	$ 53,097	
Other liabilities		539
TOTAL LIABILITIES	$ 53,636	
Common Stock		800
Surplus		2,700
Undivided profits		4,931
Reserve for contingencies and other capital reserves		144
TOTAL EQUITY CAPITAL	$ 8,575	
TOTAL LIABILITIES		$ 62,211

WEIRTON, THE PEOPLES BANK

President, R. E. WICKHAM *Cashier*, R. L. HEALE

ASSETS		
Cash and due from banks		$ 2,737
U.S. Treasury securities		9,426
Obligations of other U.S. Government agencies and corporations		3,525
Obligations of States and political subdivisions		12,637
Other bonds, notes and debentures		53
Federal funds sold		300
Loans		20,760
Bank premises, furniture and fixtures		566
Other assets		556
TOTAL ASSETS		$ 50,560
LIABILITIES		
Demand deposits of individuals, partnerships and corporations		$ 9,630
Time and savings deposits of individuals, partnerships and corporations		32,768
Deposits of United States Government		37
Deposits of States and political subdivisions		1,199
Deposits of commercial banks		5
Certified and officers' checks		310
TOTAL DEPOSITS	$ 43,949	
Other liabilities		460
TOTAL LIABILITIES	$ 44,409	
Common Stock		500
Surplus		1,700
Undivided profits		3,809
Reserve for contingencies and other capital reserves		142
TOTAL EQUITY CAPITAL	$ 6,151	
TOTAL LIABILITIES		$ 50,560

WELLSBURG, WELLSBURG BANKING & TRUST CO.

President, LAURA G. INMAN — *Cashier,* RICHARD F. MCCREARY

ASSETS

Cash and due from banks		$ 1,318
U.S. Treasury securities		2,398
Obligations of other U.S. Government agencies and corporations		58
Obligations of States and political subdivisions		2,081
Loans		7,567
Bank premises, furniture and fixtures		398
Other assets		16
TOTAL ASSETS		$ 13,836

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,710
Time and savings deposits of individuals, partnerships and corporations		8,052
Deposits of United States Government		255
Deposits of States and political subdivisions		189
Certified and officers' checks		128
TOTAL DEPOSITS	$ 12,334	
Federal Funds purchased		200
Other liabilities		22
TOTAL LIABILITIES	$ 12,556	
Common Stock		100
Surplus		800
Undivided profits		380
TOTAL EQUITY CAPITAL	$ 1,280	
TOTAL LIABILITIES		$ 13,836

WESTON, THE CITIZENS BANK OF WESTON

President, FRANK CIRIGLIANO — *Cashier,* GERALDINE C. WATSON

ASSETS

Cash and due from banks		$ 2,113
U.S. Treasury securities		2,546
Obligations of other U.S. Government agencies and corporations		3,650
Obligations of States and political subdivisions		7,173
Other bonds, notes and debentures		450
Loans		20,099
Bank premises, furniture and fixtures		2,327
Real estate owned other than bank premises		57
Other assets		361
TOTAL ASSETS		$ 38,776

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,633
Time and savings deposits of individuals, partnerships and corporations		20,092
Deposits of States and political subdivisions		1,979
Certified and officers' checks		214
TOTAL DEPOSITS	$ 32,918	
Federal Funds purchased		250
Other liabilities		210
TOTAL LIABILITIES	$ 33,378	
Common Stock		350
Surplus		2,500
Undivided profits		2,348
Reserve for contingencies and other capital reserves		200
TOTAL EQUITY CAPITAL	$ 5,398	
TOTAL LIABILITIES		$ 38,776

WESTOVER, THE WESTOVER BANK

President, C. GLENN ZINN *Cashier*, J. ROBERT LOSH

ASSETS

Cash and due from banks		$ 1,394
U.S. Treasury securities		1,799
Obligations of other U.S. Government agencies and corporations		1,250
Obligations of States and political subdivisions		2,550
Federal funds sold		1,275
Loans		15,182
Bank premises, furniture and fixtures		747
Other assets		109
TOTAL ASSETS		$ 24,306

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,375
Time and savings deposits of individuals, partnerships and corporations		14,679
Deposits of United States Government		5
Deposits of States and political subdivisions		1,632
Certified and officers' checks		274
TOTAL DEPOSITS	$ 21,965	
Federal Funds purchased		225
Other liabilities		210
TOTAL LIABILITIES	$ 22,400	
Common Stock		500
Surplus		749
Undivided profits		612
Reserve for contingencies and other capital reserves		45
TOTAL EQUITY CAPITAL	$ 1,906	
TOTAL LIABILITIES		$ 24,306

WEST UNION, WEST UNION BANK

President, ROBERT L. HOLLAND *Cashier*, DENNIS H. POWELL

ASSETS

Cash and due from banks		$ 396
U.S. Treasury securities		199
Obligations of other U.S. Government agencies and corporations		2,996
Obligations of States and political subdivisions		1,381
Federal funds sold		750
Loans		5,939
Bank premises, furniture and fixtures		342
Real estate owned other than bank premises		17
Other assets		7
TOTAL ASSETS		$ 12,027

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,131
Time and savings deposits of individuals, partnerships and corporations		7,863
Deposits of States and political subdivisions		520
Deposits of commercial banks		101
Certified and officers' checks		70
TOTAL DEPOSITS	$ 10,685	
TOTAL LIABILITIES	$ 10,685	
Common Stock		250
Surplus		300
Reserve for contingencies and other capital reserves		792
TOTAL EQUITY CAPITAL	$ 1,342	
TOTAL LIABILITIES		$ 12,027

WHEELING, THE BANK OF WHEELING

President, LAWRENCE P. FINNERAN — *Cashier,* MARJORIE A. STRAUSS

ASSETS

Cash and due from banks		$ 1,524
U.S. Treasury securities		200
Obligations of other U.S. Government agencies and corporations		1,114
Obligations of States and political subdivisions		1,505
Federal funds sold		1,075
Loans		12,040
Bank premises, furniture and fixtures		547
Other assets		138
TOTAL ASSETS		$ 18,143

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,522
Time and savings deposits of individuals, partnerships and corporations		9,505
Deposits of United States Government		34
Deposits of States and political subdivisions		1,642
Certified and officers' checks		154
TOTAL DEPOSITS	$ 14,857	
Other liabilities for borrowed money		1,645
Other liabilities		250
TOTAL LIABILITIES	$ 16,752	
Common Stock		226
Surplus		552
Undivided profits		613
TOTAL EQUITY CAPITAL	$ 1,391	
TOTAL LIABILITIES		$ 18,143

WHEELING, HALF DOLLAR TRUST AND SAVINGS BANK

President, CARLYLE D. FARNSWORTH — *Cashier,* JACKIE ROTH

ASSETS

Cash and due from banks		$ 4,743
U.S. Treasury securities		3,008
Obligations of other U.S. Government agencies and corporations		3,555
Obligations of States and political subdivisions		8,707
Corporate stock		84
Loans		34,353
Bank premises, furniture and fixtures		805
Other assets		431
TOTAL ASSETS		$ 55,686

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,710
Time and savings deposits of individuals, partnerships and corporations		30,824
Deposits of United States Government		115
Deposits of States and political subdivisions		4,545
Deposits of commercial banks		5
Certified and officers' checks		1,052
TOTAL DEPOSITS	$ 47,251	
Federal Funds purchased		3,175
Other liabilities for borrowed money		342
Other liabilities		555
TOTAL LIABILITIES	$ 51,323	
Common Stock		1,398
Surplus		1,398
Undivided profits		1,567
TOTAL EQUITY CAPITAL	$ 4,363	
TOTAL LIABILITIES		$ 55,686

WHEELING, WHEELING DOLLAR SAVINGS & TRUST CO.

President, WALTER W. KNAUSS, JR. *Cashier*,

ASSETS

Cash and due from banks		$ 21,007
U.S. Treasury securities		9,242
Obligations of States and political subdivisions		19,935
Other bonds, notes and debentures		5
Corporate stock		385
Federal funds sold		7,500
Loans		84,489
Direct lease financing		32
Bank premises, furniture and fixtures		7,137
Real estate owned other than bank premises		62
Other assets		1,707
TOTAL ASSETS		$ 151,501

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 38,873
Time and savings deposits of individuals, partnerships and corporations		78,573
Deposits of United States Government		296
Deposits of States and political subdivisions		457
Deposits of commercial banks		827
Certified and officers' checks		1,428
TOTAL DEPOSITS	$120,454	
Federal Funds purchased		8,245
Other liabilities for borrowed money		1,352
Other liabilities		2,739
TOTAL LIABILITIES	$132,790	
Common Stock		3,822
Surplus		9,000
Undivided profits		3,750
Reserve for contingencies and other capital reserves		2,139
TOTAL EQUITY CAPITAL	$ 18,711	
TOTAL LIABILITIES		$ 151,501

WHITE SULPHUR SPRINGS, BANK OF WHITE SULPHUR SPRINGS

President, CHRISTOPHER R. WALKUP *Cashier*, DONALD W. MURRAY

ASSETS

Cash and due from banks		$ 2,141
U.S. Treasury securities		1,500
Obligations of other U.S. Government agencies and corporations		1,352
Obligations of States and political subdivisions		2,572
Corporate stock		26
Federal funds sold		500
Loans		19,166
Bank premises, furniture and fixtures		513
Other assets		268
TOTAL ASSETS		$ 28,038

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,857
Time and savings deposits of individuals, partnerships and corporations		16,862
Deposits of United States Government		17
Deposits of States and political subdivisions		537
Certified and officers' checks		90
TOTAL DEPOSITS	$ 24,363	
Other liabilities for borrowed money		1,103
Mortgage indebtedness		301
Other liabilities		311
TOTAL LIABILITIES	$ 26,078	
Common Stock		525
Surplus		275
Undivided profits		1,160
TOTAL EQUITY CAPITAL	$ 1,960	
TOTAL LIABILITIES		$ 28,038

WHITESVILLE, WHITESVILLE STATE BANK

President, CARL G. JARRELL — *Cashier,* ROBERT L. MILAM

ASSETS

Cash and due from banks		$ 2,242
U.S. Treasury securities		2,482
Obligations of other U.S. Government agencies and corporations		513
Obligations of States and political subdivisions		2,927
Federal funds sold		2,275
Loans		10,049
Bank premises, furniture and fixtures		397
Other assets		121
TOTAL ASSETS		$ 21,006

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,962
Time and savings deposits of individuals, partnerships and corporations		12,369
Deposits of United States Government		42
Deposits of States and political subdivisions		1,391
Certified and officers' checks		276
TOTAL DEPOSITS	$ 19,040	
Other liabilities		303
TOTAL LIABILITIES	$ 19,343	
Common Stock		50
Surplus		200
Undivided profits		1,413
TOTAL EQUITY CAPITAL	$ 1,663	
TOTAL LIABILITIES		$ 21,006

WINFIELD, BANK OF WINFIELD

President, J. F. MCCLANAHAN — *Cashier,* F. H. BAILIFF II

ASSETS

Cash and due from banks		$ 166
U.S. Treasury securities		100
Obligations of other U.S. Government agencies and corporations		150
Federal funds sold		750
Loans		1,323
Bank premises, furniture and fixtures		325
Other assets		57
TOTAL ASSETS		$ 2,871

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 551
Time and savings deposits of individuals, partnerships and corporations		962
Deposits of States and political subdivisions		800
Certified and officers' checks		18
TOTAL DEPOSITS	$ 2,331	
Other liabilities		27
TOTAL LIABILITIES	$ 2,358	
Common Stock		260
Surplus		200
Undivided profits		53
TOTAL EQUITY CAPITAL	$ 513	
TOTAL LIABILITIES		$ 2,871

STATE BANK FAILURES

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Auburn	Auburn Exchange Bank	Smith Hood	$ 170,357.83	$ 129,245.33	62.7	9- 6-29	10-13-42
Benwood	Bank of Benwood	Hayes Picklesimer	287,331.67	103,875.43	11.96	6-10-25	5-14-32
Benwood	Union Bank of Benwood	John H. Hoffman	181,167.86	108,352.94	87.5	2-23-32	10-26-44
Berkeley Springs	The Bank of Berkeley Springs	John H. Hoffman	509,234.40	416,688.03	93.7	8- 5-33	1- 4-44
Berkeley Springs	The Morgan County Bank	John H. Hoffman	242,650.00	175,933.98	102.2	10-31-31	9-14-43
Beverly	Beverly Bank	John H. Hoffman	51,029.79	20,562.54	100	5-25-31	3- 6-42
Blackville	The Dunkard Valley Bank	John H. Hoffman	243,535.62	179,718.16	53.5	8-28-31	2-14-44
Bluefield	Fidelity Bank and Trust Co.	Chas. L. Williams	No Record	No Record	84.25	9-22-11	No Record
Bluefield	Union Bank & Trust Co.	J. A. Hern	No Record	No Record	97.12	6-16-17	No Record
Bruceton Mills	Bruceton Bank	John H. Hoffman	531,629.82	456,607.60	68	10-14-31	5- 3-45
Buckhannon	Peoples Bank of West Virginia	Smith Hood	892,527.33	654,399.62	51.53	2- 5-29	1-22-42
Burnsville	Peoples Bank of Burnsville	John I. Bender	116,653.40	34,450.00	91	8- 4-19	6-29-34
Cabin Creek	Bank of Cabin Creek	Central Trust Company	127,763.22	88,204.64	47.5	7-24-26	1-29-32
Cairo	Bank of Cairo	Smith Hood	515,204.62	433,841.99	84.4	9-17-29	2-10-42
Camden-on-Gauley	Peoples Bank	John H. Hoffman	120,271.21	79,518.33	40	7-20-31	1-19-45
Cameron	Bank of Cameron	John H. Hoffman	701,254.58	530,175.57	115.3	10-20-31	3- 1-46
Charleston	Capital City Bank	W. M. Adkins	1,094,239.84	None	*48	10- 7-33	3-29-47
Charleston	Charleston Trust Co.	W. M. Adkins	1,618,535.95	1,005,907.80	73.39	5-27-33	3- 3-47
Charleston	Day & Night Bank	Central Trust Co.	954,542.81	747,501.74	100	7- 5-19	No Record
Charleston	Peoples Exchange Bank	W. M. Adkins	642,128.82	278,856.00	85	8-16-33	3-14-47
Charleston	Security Bank & Trust Co.	John H. Hoffman	1,042,500.23	446,108.56	106.7	4-19-33	5- 4-44
Charles Town	Farmers Bank & Trust Co.	Federal Deposit Insurance Corp.	1,262,325.27	1,172,488.24	**85.71	9- 1-37	10-18-43
Circleville	Circleville Bank	John H. Hoffman	131,209.38	84,477.36	115	12-29-31	12- 7-43
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	2,161,558.09	1,581,674.90	82	6- 7-29	5-26-45
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660.44	729,677.04	104.18	12-13-29	8-17-43
Clarksburg	West Virginia Bank	John H. Hoffman	898,400.67	None	*20	1- 7-34	6-11-45
Davy	Bank of Davy	First National Bank of Welch	204,390.21	134,705.77	83.25	12-14-27	4- 7-33
Elm Grove	State Bank & Trust Co.	John H. Hoffman	1,592,983.83	1,043,636.43	106	1-27-33	11-20-45
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,700.98	161,752.65	27.75	3- 7-15	10-25-44
Fairmont	Monongahela Bank	Smith Hood	732,510.03	477,114.17	53.63	1-21-29	2-10-43
Fairview	Farmers & Merchants Bank	John H. Hoffman	504,109.30	365,800.90	65	8-30-33	6-13-45
Farmington	Bank of Farmington	John H. Hoffman	402,630.30	337,381.21	83.8	10- 8-31	11-30-45
Fayetteville	Bank of Fayette	John H. Hoffman	234,099.83	160,098.72	53.8	1-26-31	2-14-44

Flemington	Bank of Flemington	John H. Hoffman	190,351.04	122,311.23	47.5	9-26-31	2-10-44
Franklin	Farmers Bank of Pendleton	John H. Hoffman	633,350.69	457,623.04	84.1	12-20-31	12- 7-43
Franklin	The Franklin Bank	John H. Hoffman	351,868.51	230,006.72	98.9	12-19-31	12- 7-43
Gauley Bridge	Bank of Gauley Bridge	John H. Hoffman	201,349.62	110,323.61	111.5	7-13-33	2-14-44
Gilbert	Bank of Gilbert	C. B. Early	159,269.25	96,210.40	98.5	4- 3-26	1-22-40
Grafton	Grafton Bank	Hugh R. Warder	No Record	No Record	78	1915	No Record
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	614,726.75	459,784.69	49.8	10-23-29	10- 3-44
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	858,706.41	706,017.94	95	10-10-31	10- 3-44
Grafton	The Taylor County Bank	John H. Hoffman	479,521.60	364,316.84	58.75	8-18-33	10- 3-44
Grantsville	Peoples Bank of Grantsville	A. G. Mathews	155,086.69	89,487.09	70	7- 9-24	8-22-41
Hamlin	Farmers & Merchants Bank	John H. Hoffman	220,689.39	113,581.86	86.25	12-16-32	9- 5-44
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	174,277.61	111,900.04	85.3	6-20-33	5-10-43
Harrisville	Peoples Bank	Commercial Banking & Trust Co., Parkersburg	997,741.08	788,069.91	34	1-21-28	4-27-46
Harrisville	Ritchie County Bank	Lester Snodgrass	No Record	No Record	100	10-17-11	No Record
Huntington	Cabell County Bank	O. F. Payne	293,539.43	222,134.05	11.5	1-10-31	2- 1-44
Huntington	Coal Exchange Bank	F. O. Lamb	646,872.51	331,987.76	48.85	10-26-28	12-30-41
Huntington	Huntington Bank & Trust Co.	W. M. Adkins	2,825,583.93	1,498,885.81	39.6	4- 8-33	6-29-46
Huntington	Union Bank & Trust Co.	W. M. Adkins	2,764,896.42	1,686,549.15	45.25	1-28-31	7-27-46
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,690.52	48,308.25	101	6-22-29	9-23-38
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,795.85	309,872.85	100	10-13-31	6-27-38
Kermit	Kermit State Bank	Federal Deposit Insurance Corp.	117,182.35	66,880.52	100	11- 1-38	5-23-42
Keyser	Peoples Bank of Keyser	John H. Hoffman	671,170.25	537,225.85	90	4-27-22	1-19-43
Kingwood	Bank of Kingwood	John H. Hoffman	535,205.51	369,236.32	96	7- 1-31	7-29-46
Lewisburg	Bank of Greenbrier	E. L. Morrison	408,413.03	298,406.49	64	12- 2-30	11-25-41
Littleton	The Exchange Bank	B. A. Pyles	No Record	No Record	79.5	7-10-13	No Record
Logan	Guyan Valley Bank	John H. Hoffman	893,972.66	None	*65.29	9-13-32	5-29-43
Lumberport	Lumberport Bank	John H. Hoffman	287,836.91	153,148.46	00	8-28-29	12- 2-44
Man	Merchants & Miners Bank	John H. Hoffman	110,806.37	72,649.66	73.5	8-23-33	2-14-44
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200.11	461,721.68	93.8	9-22-33	7-17-45
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468.43	3,372,579.56	70	12-31-30	3-14-46
Morgantown	Commercial Bank of Morgantown	O. H. Gall	981,055.45	851,227.14	100	12- 1-29	7-17-41
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205.40	No Record	00	3-12-31	10- 4-45
Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834.46	No Record	00	3-12-31	10- 4-45
Moundsville	Mound City Bank	John H. Hoffman	718,198.10	484,448.90	74.8	4- 3-33	10- 9-45
Mullens	Bank of Mullens	Central Trust Co., Charleston	744,564.17	592,255.22	18.42	4-20-27	1-15-45

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspen-sion	Date Receiver Discharged
Parkersburg	Central Bank & Trust Co.	F. O. Lamb	880,675.08	656,639.06	100	11- 3-31	5-26-37
Pax	Bank of Pax	John H. Hoffman	160,025.59	112,139.52	41	9- 4-31	2-14-44
Pennsboro	First Citizens Bank	John H. Hoffman	884,701.59	732,087.95	60	6- 6-33	6-25-45
Philippi	Peoples Bank of Philippi	John H. Hoffman	413,484.24	310,232.02	73.8	11-20-29	2-26-45
Pine Grove	Bank of Pine Grove	M. M. McIntire	145,120.60	125,285.31	75	7-11-25	12- 3-38
Pineville	Wyoming County Bank	Central Trust Co., Charleston	277,416.59	166,956.57	44.11	11-20-28	1-15-45
Pt. Pleasant	Pt. Pleasant Trust Co.	Robt. L. Hogg	640,981.51	207,993.27	00	8-21-28	No Record
Pullman	Pullman State Bank	Smith Hood	183,108.08	125,731.19	70	9- 5-29	10-11-38
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190.39	38,757.30	100	6- 4-15	No Record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,877.75	285,544.00	7.9	8-22-31	11-27-44
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	526,514.45	422,967.03	102.85	10- 1-31	3-19-46
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832.11	112,130.82	30.41	6- 4-31	11- 6-43
Rupert	Bank of Rupert	E. L. Morrison	141,433.19	77,105.29	43	1-23-32	12-12-39
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,186.92	612,576.53	85.65	10 14-31	5-26-45
Smithfield	Bank of Smithfield	C. B. Highland	No Record	No Record	100	5-20-08	No Record
South Charleston	Day & Night Bank	Kanawha Banking & Trust Co., Charleston	28,669.41	6,056.04	100	7-21-19	2- 8-30
Spencer	Bank of Spencer	Thos. P. Ryan	No Record	No Record	100	3- 2-12	No Record
Sutton	Bank of Sutton	John H. Hoffman	321,715.43	259,845.11	69.5	9- 1-31	12-10-43
Tunnelton	Tunnelton Bank	Smith Hood	602,272.53	397,062.98	00	7-23-29	6-13-40
Wallace	Wallace Bank	John H. Hoffman	246,586.15	156,853.18	75	9-14-24	2-26-43
Wayne	Peoples State Bank of Wayne	O. F. Payne	171,519.28	122,416.51	35	11-29-30	3-15-44
Webster Springs	Webster County Bank	John B. Skidmore	No Record	No Record	100	8- 1-07	No Record
Weston	The Bank of Weston	Smith Hood	696,676.16	580,857.88	48.65	9-26-31	11- 6-42
West Union	The Doddridge County Bank	John H. Hoffman	783,752.00	595,084.23	9	7-18-33	8-26-46
Wheeling	Central Union Trust Co.	O. H. Gall	1,923,220.30	1,133,670.82	90	10- 8-31	No Record
Whitesville	Bank of Whitesville	John H. Hoffman	155,919.91	93,299.54	25	1-28-33	4-12-43
Williamsburg	Bank of Williamsburg	E. L. Morrison	202,910.14	152,561.01	87	12-31-31	12- 3-42
Williamson	Day & Night Bank	Hayes Picklesimer	583,564.25	266,795.12	58.6	3- 8-25	1-30-35
Williamson	Williamson State Bank	John H. Hoffman	228,306.54	177,940.30	23.7	9- 3-32	1-12-44
Winfield	Bank of Winfield	John H. Hoffman	332,191.45	246,299.32	2.3	9-13-29	11-10-43

* Returned to stockholders paying double liability, depositors having been paid in full.

** Federal Deposit Insurance Corporation paid all deposits up to $5,000.00 Bank liquidated 85.71% of total deposits.

INFORMATION CONCERNING STATE CHARTERED INDUSTRIAL BANKS

An application for conversion of Citizens Savings and Loan Inc., of Morgantown, W. Va., to an industrial bank, named Citizens Industrial Financing Corporation was approved November 27,1978.

An application for conversion of Princeton Industrial Financing Corporation, Princeton, W. Va., to an industrial bank, named Princeton Industrial Financing Corporation was approved August 7, 1978.

PARKERSBURG, PARKERSBURG INDUSTRIAL FINANCING CORPORATION

President, RAY D. LATTIMER, *Cashier*, S. D. WALKUP

ASSETS		
Cash and due from banks		$ 366
Federal funds sold		275
Loans		1,902
Bank premises, furniture and fixtures		34
Real estate owned other than bank premises		8
Other assets		13
TOTAL ASSETS		$ 2,598
LIABILITIES		
Time and savings deposits of individuals, partnerships and corporations		$ 1,775
TOTAL DEPOSITS	$ 1,775	
Other liabilities		18
TOTAL LIABILITIES	$ 1,793	
Common Stock		226
Surplus		175
Undivided profits		404
TOTAL EQUITY CAPITAL	$ 805	
TOTAL LIABILITIES		$ 2,598

STATE CHARTERED INDUSTRIAL LOAN COMPANIES

INFORMATION CONCERNING STATE CHARTERED INDUSTRIAL LOAN COMPANIES

July 1, 1978 - June 30, 1979

A request for approval of Articles of Incorporation of an industrial loan company was submitted by Vienna Thrift and Loan, Inc., Vienna, West Virginia, on June 21, 1979.

A request for approval of Articles of Incorporation of an industrial loan company, named Capital Credit Services Inc., No. 59, Lewisburg, West Virginia, was approved March 9, 1979.

A request for approval of Articles of Incorporation of an industrial loan company was submitted by Ashland Industrial Loan Company of Welch, Welch, West Virginia, on October 13, 1978.

A request for approval of Articles of Incorporation of an industrial loan company, named American Industrial Loan Corporation of Pineville, Pineville, West Virginia, was approved November 16, 1978.

A request for approval of Articles of Incorporation of an industrial loan company, named Ashland Industrial Loan Company of Logan, Logan, West Virginia, was approved July 25, 1978.

A request for approval of Articles of Incorporation for an industrial loan company, named Ashland Industrial Loan Company of Summersville, Summersville, West Virginia was approved October 25, 1978.

CONSOLIDATED REPORT OF CONDITION OF THE FIFTY ACTIVE INDUSTRIAL LOAN COMPANIES OPERATING IN WEST VIRGINIA AS OF JUNE 30, 1979

ASSETS

Cash on hand	$ 193,727.14
Demand deposits in banks	1,248,845.33
Savings and time deposits in banks	114,312.96
U.S. Treasury securities	497,500.00
Obligations of other U.S. Government agencies	30,000.00
Obligations of States and political subdivisions	19,603.14
Other securities	781,202.09
Loans secured by real estate	34,271,387.48
Loans secured by collateral	72,624,350.10
Loans unsecured	9,267,884.96
Installment contracts purchased	1,008,004.94
Furniture & equipment	214,537.63
Other real estate	174,193.00
Other assets	1,216,598.23
TOTAL ASSETS	$ 121,662,147.00

LIABILITIES

Evidences or certificates of indebtedness	$ 17,611,917.45
Other liabilities for borrowed money	36,309,492.81
Reserve for bad debt losses on loans	2,114,033.86
Reserve for income collected but not earned	25,580,801.70
Other reserves	739,882.93
Accounts payable	811,995.11
Other liabilities	5,915,552.03
Common stock	3,500,050.00
Other stock	2,400,000.00
Capital surplus	17,064,674.51
Earned surplus	9,613,746.60
TOTAL LIABILITIES	$ 121,662,147.00

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS-TWELVE MONTHS ENDING JUNE 30, 1979 OF THE FIFTY ACTIVE INDUSTRIAL LOAN COMPANIES

OPERATING INCOME

Interest and discount on loans	$	11,972,015.15
Loan investigation charges		86,580.76
Default charges		274,788.03
Interest on investments		121,541.09
Income from sale of insurance		237,466.81
Other income		192,342.81
TOTAL OPERATING INCOME	$	12,884,734.65

OPERATING EXPENSE

Salaries and wages	$	1,760,468.48
Pensions and other employee benefits		45,878.61
Interest paid on certificates of indebtedness		1,146,048.66
Interest paid on other borrowed money		3,190,527.29
Occupancy expense of company premises		291,511.08
Furniture and equipment, depreciation, rental costs, etc.		53,088.80
Provision for loan losses		906,259.35
Taxes paid		1,372,425.08
Operating supplies, stationery, printing, etc.		158,171.20
Other expense		2,015,804.48
TOTAL OPERATING EXPENSE	$	10,940,183.03
NET OPERATING INCOME	$	1,944,551.62
Extraordinary income or loss		36,061.96
NET INCOME		1,980,613.58

OTHER INCREASES IN CAPITAL ACCOUNTS

New capital stock sold	$	150,000.00
Other increases		3,386,563.77

OTHER DECREASES IN CAPITAL ACCOUNTS

Cash dividends on capital stock	$	35,467.50
Other decreases		1,307,238.79
NET CHANGE IN TOTAL CAPITAL ACCOUNTS		4,174,471.06
TOTAL CAPITAL ACCOUNTS AT BEGINNING OF PERIOD		28,404,000.05
TOTAL CAPITAL ACCOUNTS AT END OF PERIOD	$	32,578,471.11

REPORTS OF CONDITION

INDUSTRIAL LOAN COMPANIES

JUNE 30, 1979

BECKLEY, COMMERCIAL CREDIT PLAN INCORPORATED OF BECKLEY

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS		LIABILITIES	
Demand deposits in banks	$ (3,833.23)	Other liabilities for borrowed money	$ 1,661,367.93
Loans secured by real estate	1,768,628.19	Reserve for bad debt losses on loans	71,614.55
Loans secured by collateral	2,730,894.91	Reserve for income collected but not earned	1,193,684.98
Loans unsecured	88,591.44	Other reserves	26,582.37
Other assets	68,230.24	Common stock	50,000.00
		Other stock	350,000.00
		Capital surplus	725,000.00
		Earned surplus	574,261.72
TOTAL ASSETS	$ 4,652,511.55	TOTAL LIABILITIES	$ 4,652,511.55

BECKLEY, C.I.T FINANCIAL SERVICES, INC. OF BECKLEY

President, E. W. MAY — *Secretary*, J. J. EGAN, JR.

ASSETS		LIABILITIES	
Demand deposits in banks	$ 2,000.00	Other liabilities for borrowed money	$ 1,590,160.37
Loans secured by real estate	1,573,367.98	Reserve for bad debt losses on loans	50,402.57
Loans secured by collateral	1,072,869.93	Reserve for income collected but not earned	627,222.46
Loans unsecured	20,915.00	Other reserves	9,446.19
		Accounts payable	17,315.98
		Common stock	35,000.00
		Capital surplus	152,500.00
		Earned surplus	187,105.34
TOTAL ASSETS	$ 2,669,152.91	TOTAL LIABILITIES	$ 2,669,152.91

BLUEFIELD, AMERICAN CREDIT COMPANY OF WEST VIRGINIA, INC.

President, J. A. REEDER — *Secretary*, R. B. Hendrix

ASSETS		LIABILITIES	
Cash on hand	$ 100.00	Evidences or certificates of indebtedness	$ 1,307,289.16
Demand deposits in banks	183,811.41	Reserve for bad debt losses on loans	37,735.84
Loans secured by collateral	1,549,177.90	Other reserves	222,240.74
Other assets	1,902.40	Accounts payable	1,599.18
		Common stock	200,000.00
		Earned surplus	(33,873.21)
TOTAL ASSETS	$ 1,734,991.71	TOTAL LIABILITIES	$ 1,734,991.71

BLUEFIELD, COMMERCIAL CREDIT PLAN INCORPORATED OF BLUEFIELD

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS		LIABILITIES	
Demand deposits in banks	$ 18,364.41	Other liabilities for borrowed money	$ 1,206,042.75
Loans secured by real estate	1,230,562.33	Reserve for bad debt losses on loans	61,107.33
Loans secured by collateral	2,027,516.92	Reserve for income collected but not earned	873,048.09
Loans unsecured	427,869.79	Other reserves	20,516.63
Other assets	56,617.42	Account payable	148.23
		Common stock	50,000.00
		Other stock	200,000.00
		Capital surplus	775,000.00
		Earned surplus	575,067.84
TOTAL ASSETS	$ 3,760,930.87	TOTAL LIABILITIES	$ 3,760,930.87

BUCKHANNON, FRANKLIN THRIFT & LOAN CO. OF BUCKHANNON

President, RON NOBLE — *Secretary*, J. E. CUMMINS

ASSETS		LIABILITIES	
Cash on hand	$ 300.00	Other liabilities for borrowed money	$ 791,191.45
Demand deposits in banks	216.71	Reserve for bad debt losses on loans	40,154.00
Loans secured by collateral	1,485,565.51	Reserve for income collected but not earned	396,452.23
Furniture & equipment	4,863.21	Accounts payable	9,486.34
Other assets	1,273.32	Common stock	50,000.00
		Capital surplus	35,000.00
		Earned surplus	169,934.73
TOTAL ASSETS	$ 1,492,218.75	TOTAL LIABILITIES	$ 1,492,218.75

CHARLESTON, CAPITAL INDUSTRIAL SAVINGS & LOAN COMPANY NO. 57

President, T. A. HAEUSSLER — *Secretary*, J. W. RUNION

ASSETS		LIABILITIES	
Cash on hand	$ 12.49	Reserve for bad debt losses on loans	$ 64,559.40
Demand deposits in banks	1,000.00	Accounts payable	14,493.31
Loans secured by collateral	2,382,607.44	Other liabilities	1,527,223.08
Installment contracts purchased	48,272.01	Common stock	50,000.00
Furniture & equipment	4,640.50	Capital surplus	500,000.00
Other assets	7,618.85	Earned surplus	287,875.50
TOTAL ASSETS	$ 2,444,151.29	TOTAL LIABILITIES	$ 2,444,151.29

CHARLESTON, COMMERCIAL CREDIT PLAN INCORPORATED OF CHARLESTON

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS		LIABILITIES	
Demand deposits in banks	$ 71,476.53	Other liabilities for borrowed money	$ 547,613.20
Loans secured by real estate	1,586,642.25	Reserve for bad debt losses on loans	55,142.50
Loans secured by collateral	1,471,445.92	Reserve for income collected but not earned	845,435.56
Loans unsecured	96,721.56	Other reserves	15,955.16
Other assets	25,813.39	Accounts payable	1.50
		Common stock	50,000.00
		Other stock	350,000.00
		Capital surplus	720,000.00
		Earned surplus	667,951.73
TOTAL ASSETS	$ 3,252,099.65	TOTAL LIABILITIES	$ 3,252,099.65

CHARLESTON, C.I.T. FINANCIAL SERVICES, INC. OF CHARLESTON

President, E. W. MAY — *Secretary*, J. J. EGAN, JR.

ASSETS		LIABILITIES	
Demand deposits in banks	$ 3,656.22	Other liabilities for borrowed money	$ 1,219,447.55
Loans secured by real estate	1,049,288.47	Reserve for bad debt losses on loans	38,957.79
Loans secured by collateral	867,331.85	Reserve for income collected but not earned	468,346.28
Loans unsecured	90,404.00	Other reserves	6,275.51
		Accounts payable	11,697.42
		Common stock	35,000.00
		Capital surplus	77,500.00
		Earned surplus	153,455.99
TOTAL ASSETS	$ 2,010,680.54	TOTAL LIABILITIES	$ 2,010,680.54

CHARLESTON, FRANKLIN THRIFT & LOAN CO. OF CHARLESTON

President, RON NOBLE — *Secretary*, J. E. CUMMINS

ASSETS		LIABILITIES	
Cash on hand	$ 300.00	Other liabilities for borrowed money	$ 3,124,955.38
Demand deposits in banks	1,527.67	Reserve for bad debt losses on loans	122,219.00
Loans secured by collateral	4,790,301.88	Reserve for income collected but not earned	1,511,411.95
Furniture & equipment	5,609.53	Accounts payable	12,089.38
Other assets	174,888.94	Common stock	50,000.00
		Capital surplus	100,000.00
		Earned surplus	51,952.31
TOTAL ASSETS	$ 4,972,628.02	TOTAL LIABILITIES	$ 4,972,628.02

CHESTER, FRANKLIN THRIFT & LOAN CO. OF CHESTER

President, RON NOBLE — *Secretary*, J. E. CUMMINS

ASSETS		LIABILITIES	
Cash on hand	$ 300.00	Other liabilities for borrowed money	$ 884,817.48
Demand deposits in banks	233.87	Reserve for bad debt losses on loans	39,751.00
Loans secured by collateral	1,591,673.76	Reserve for income collected but not earned	535,201.53
Furniture & equipment	5,073.07	Accounts payable	2,476.79
Other assets	2,393.06	Common stock	50,000.00
		Capital surplus	100,000.00
		Earned surplus	(12,573.04)
TOTAL ASSETS	$ 1,599,673.76	TOTAL LIABILITIES	$ 1,599,673.76

CLARKSBURG, ASSOCIATES FINANCIAL SERVICES COMPANY OF CLARKSBURG, INC.

President, R. C. JONES — *Secretary*, T. S. LANDIS

ASSETS		LIABILITIES	
Cash on hand	$ 200.00	Other liabilities for borrowed money	$ 1,202,277.26
Demand deposits in banks	2,493.80	Reserve for bad debt losses on loans	68,273.71
Loans secured by real estate	678,752.79	Reserve for income collected but not earned	1,035,198.61
Loans secured by collateral	2,466,686.98	Common stock	25,000.00
Loans unsecured	165,549.47	Capital surplus	725,000.00
Other assets	8,437.10	Earned surplus	266,370.56
TOTAL ASSETS	$ 3,322,120.14	TOTAL LIABILITIES	$ 3,322,120.14

CLARKSBURG, COMMERCIAL CREDIT PLAN INCORPORATED OF CLARKSBURG

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS		LIABILITIES	
Demand deposits in banks	$ 44,111.58	Evidences or certificates of indebtedness	$ 3,196.08
Loans secured by real estate	1,406,437.56	Other liabilities for borrowed money	1,400,165.25
Loans secured by collateral	2,316,403.33	Reserve for bad debt losses on loans	75,037.16
Loans unsecured	157,866.52	Reserve for income collected but not earned	890,547.11
Other assets	47,432.63	Other reserves	12,525.40
		Accounts payable	16.44
		Common stock	50,000.00
		Other stock	200,000.00
		Capital surplus	695,000.00
		Earned surplus	645,764.18
TOTAL ASSETS	$ 3,972,251.62	TOTAL LIABILITIES	$ 3,972,251.62

CLARKSBURG, C.I.T. FINANCIAL SERVICES, INC. OF CLARKSBURG

President, E. W. MAY — *Secretary*, J. J. EGAN, JR.

ASSETS		LIABILITIES	
Demand deposits in banks	$ 5,572.34	Other liabilities for borrowed money	$ 904,767.25
Loans secured by real estate	913,146.62	Reserve for bad debt losses on loans	30,824.06
Loans secured by collateral	608,736.55	Reserve for income collected but not earned	376,185.80
Loans unsecured	94,761.00	Other reserves	6,069.04
		Accounts payable	9,410.32
		Capital stock	35,000.00
		Capital surplus	102,500.00
		Earned surplus	157,460.04
TOTAL ASSETS	$ 1,622,216.51	TOTAL LIABILITIES	$ 1,622,216.51

ELKINS, COMMERCIAL CREDIT PLAN INCORPORATED OF ELKINS

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS		LIABILITIES	
Demand deposits in banks	$ 6,334.14	Other liabilities for borrowed money	$ 165,867.21
Loans secured by real estate	265,341.10	Reserve for bad debt losses on loans	12,422.32
Loans secured by collateral	300,894.80	Reserve for income collected but not earned	174,836.70
Loans unsecured	93,716.80	Other reserves	9,493.51
Other assets	22,291.80	Accounts payable	282.00
		Common stock	25,000.00
		Other stock	25,000.00
		Capital surplus	300,000.00
		Earned surplus	(24,323.10)
TOTAL ASSETS	$ 688,578.64	TOTAL LIABILITIES	$ 688,578.64

ELKINS, FRANKLIN THRIFT & LOAN CO. OF ELKINS

President, RON NOBLE — *Secretary*, J. E. CUMMINS

ASSETS		LIABILITIES	
Cash on hand	$ 300.00	Other liabilities for borrowed money	$ 306,833.49
Demand deposits in banks	500.00	Reserve for bad debt losses on loans	14,792.00
Loans secured by collateral	590,365.96	Reserve for income collected but not earned	195,519.34
Furniture & equipment	4,741.44	Accounts payable	10,488.42
Other assets	2,620.86	Common stock	50,000.00
		Capital surplus	50,000.00
		Earned surplus	(29,104.99)
TOTAL ASSETS	$ 598,528.26	TOTAL LIABILITIES	$ 598,528.26

FAIRMONT, COMMERCIAL CREDIT PLAN INCORPORATED OF FAIRMONT

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS			LIABILITIES		
Demand deposits in banks	$	45,305.79	Other liabilities for borrowed money	$	919,199.65
Loans secured by real estate		967,449.62	Reserve for bad debt losses on loans		51,694.36
Loans secured by collateral		951,152.92	Reserve for income collected but not earned		604,183.18
Loans unsecured		705,404.00	Other reserves		11,682.33
Other assets		24,232.07	Accounts payable		64.06
			Common stock		25,000.00
			Other stock		25,000.00
			Capital surplus		900,000.00
			Earned surplus		156,720.82
TOTAL ASSETS	$	2,693,544.40	TOTAL LIABILITIES	$	2,693,544.40

FAIRMONT, US LIFE CREDIT INDUSTRIAL CORPORATION

President, ROBERT T. LIVINGSTON — *Secretary*, WILLIAM S. NAUGHTON

ASSETS			LIABILITIES		
Cash on hand	$	200.00	Reserve for bad debt losses on loans	$	30,724.21
Demand deposits in banks		200.00	Reserve for income collected but not earned		212,078.41
Loans secured by real estate		117,346.38	Other reserves		817.80
Loans secured by collateral		902,848.78	Accounts payable		531,509.25
Installment contract purchased		3,945.32	Other liabilities		(4,652.89)
Furniture & equipment		5,108.30	Common stock		100,000.00
Other assets		179.88	Earned surplus		159,351.88
TOTAL ASSETS	$	1,029,828.66	TOTAL LIABILITIES	$	1,029,828.66

HUNTINGTON, COMMERCIAL CREDIT PLAN INCORPORATED OF HUNTINGTON

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS			LIABILITIES		
Demand deposits in banks	$	12,641.41	Evidences or certificates of indebtedness	$	805.00
Loans secured by real estate		1,030,156.29	Other liabilities for borrowed money		635,341.60
Loans secured by collateral		1,053,914.22	Reserve for bad debt losses on loans		51,841.31
Loans unsecured		588,888.03	Reserve for income collected but not earned		630,931.55
Other assets		22,220.22	Other reserves		12,803.11
			Accounts payable		251.73
			Common stock		50,000.00
			Other stock		150,000.00
			Capital surplus		470,000.00
			Earned surplus		705,845.87
TOTAL ASSETS	$	2,707,820.17	TOTAL LIABILITIES	$	2,707,820.17

HUNTINGTON, C.I.T. FINANCIAL SERVICES, INC. OF HUNTINGTON

President, E. W. MAY — *Secretary*, J. J. EGAN, JR.

ASSETS			LIABILITIES		
Demand deposits in banks	$	2,000.00	Other liabilities for borrowed money	$	1,568,808.14
Loans secured by real estate		1,357,813.73	Reserve for bad debt losses on loans		49,785.54
Loans secured by collateral		999,803.02	Reserve for income collected but not earned		625,932.06
Loans unsecured		231,936.00	Other reserves		8,347.09
			Accounts payable		11,548.75
			Common stock		35,000.00
			Capital surplus		117,500.00
			Earned surplus		174,631.17
TOTAL ASSETS	$	2,591,552.75	TOTAL LIABILITIES	$	2,591,552.75

HUNTINGTON, FAMILY SAVINGS & LOAN, INC.

President, SUE WALLACE

Secretary, JOYCE WALSH

ASSETS		
Cash on hand	$	200.00
Demand deposits in banks		7,497.49
Loans secured by real estate		1,346,563.00
Loans secured by collateral		378,120.37
Furniture & equipment		9,052.40
TOTAL ASSETS	$	1,741,433.26

LIABILITIES		
Evidences or certificates of indebtedness	$	1,809.37
Other liabilities for borrowed money		36.24
Reserve for bad debt losses on loans		15,835.88
Reserve for income collected but not earned		391,967.29
Other liabilities		237,621.51
Common stock		153,600.00
Capital surplus		839,055.87
Earned surplus		101,507.10
TOTAL LIABILITIES	$	1,741,433.26

HUNTINGTON, FRANKLIN THRIFT & LOAN CO. OF HUNTINGTON

President, RON NOBLE

Secretary, J. E. CUMMINS

ASSETS		
Cash on hand	$	300.00
Demand deposits in banks		90.45
Loans secured by collateral		1,741,359.66
Furniture & equipment		5,698.32
Other assets		2,511.27
TOTAL ASSETS	$	1,749,959.70

LIABILITIES		
Other liabilities for borrowed money	$	931,051.02
Reserve for bad debt losses on loans		43,842.00
Reserve for income collected but not earned		562,852.38
Accounts payable		5,532.55
Common stock		50,000.00
Capital surplus		30,000.00
Earned surplus		126,681.75
TOTAL LIABILITIES	$	1,749,959.70

LOGAN, ASHLAND INDUSTRIAL LOAN COMPANY OF LOGAN

President, E. R. MCGUIRE

Secretary, DORIS VANHOOSE

ASSETS		
Cash on hand	$	100.00
Demand deposits in banks		1,048.88
Loans secured by real estate		781,803.93
Installment contracts purchased		379,207.01
Furniture & equipment		544.94
Other assets		4,540.38
TOTAL ASSETS	$	1,167,245.14

LIABILITIES		
Other liabilities for borrowed money	$	271,312.93
Reserve for bad debt losses on loans		36,647.16
Reserve for income collected but not earned		305,959.94
Other reserves		3,367.36
Accounts payable		382.70
Other liabilities		25,411.46
Common stock		400,000.00
Capital surplus		100,000.00
Earned surplus		24,163.59
TOTAL LIABILITIES	$	1,167,245.14

LOGAN, COMMERCIAL CREDIT PLAN INCORPORATED OF LOGAN

President, C. E. GLOVER

Secretary, E. B. BROWN

ASSETS		
Demand deposits in banks	$	33,848.73
Loans secured by real estate		616,708.02
Loans secured by collateral		2,684,082.91
Loans unsecured		285,333.81
Other assets		45,033.28
TOTAL ASSETS	$	3,665,006.75

LIABILITIES		
Other liabilities for borrowed money	$	1,377,646.92
Reserve for bad debt losses on loans		67,409.17
Reserve for income collected but not earned		700,580.45
Other reserves		19,764.53
Accounts payable		63.12
Common stock		25,000.00
Other stock		125,000.00
Capital surplus		825,000.00
Earned surplus		524,542.56
TOTAL LIABILITIES	$	3,665,006.75

MADISON, COMMERCIAL CREDIT PLAN INCORPORATED OF MADISON

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS			LIABILITIES		
Demand deposits in banks	$	1,141.93	Other liabilities for borrowed money	$	346,409.36
Loans secured by real estate		333,695.99	Reserve for bad debt losses on loans		13,763.51
Loans secured by collateral		525,854.60	Reserve for income collected but not earned		238,095.39
Loans unsecured		77,954.37	Other reserves		13,118.21
Other assets		12,144.64	Common stock		25,000.00
			Other stock		25,000.00
			Capital surplus		300,000.00
			Earned surplus		(10,594.94)
TOTAL ASSETS	$	950,791.53	TOTAL LIABILITIES	$	950,791.53

MARTINSBURG, COMMERCIAL CREDIT PLAN INCORPORATED OF MARTINSBURG

President, E. B. NEELEY — *Secretary*, E. B. BROWN

ASSETS			LIABILITIES		
Demand deposits in banks	$	73,016.27	Evidences or certificates of indebtedness	$	395,209.51
Loans secured by real estate		1,211,137.67	Other liabilities for borrowed money		1,041,280.84
Loans secured by collateral		1,587,319.13	Reserve for bad debt losses on loans		68,703.14
Loans unsecured		589,100.28	Reserve for income collected but not earned		801,214.19
Other assets		17,890.65	Other reserves		32,719.15
			Common stock		54,700.00
			Capital surplus		819,618.64
			Earned surplus		265,018.53
TOTAL ASSETS	$	3,478,464.00	TOTAL LIABILITIES	$	3,478,464.00

MARTINSBURG, FRANKLIN THRIFT & LOAN CO. OF MARTINSBURG

President, RON NOBLE — *Secretary*, J. E. CUMMINS

ASSETS			LIABILITIES		
Cash on hand	$	300.00	Other liabilities for borrowed money	$	1,067,754.66
Demand deposits in banks		160.77	Reserve for bad debt losses on loans		53,281.00
Loans secured by collateral		2,071,544.40	Reserve for income collected but not earned		643,133.93
Furniture & equipment		5,619.35	Accounts payable		2,693.85
Other assets		4,725.92	Common stock		25,000.00
			Capital surplus		65,000.00
			Earned surplus		225,487.00
TOTAL ASSETS	$	2,082,350.44	TOTAL LIABILITIES	$	2,082,350.44

MONTGOMERY, CAPITAL INDUSTRIAL SAVINGS AND LOAN COMPANY NO. 68

President, T. A. HAEUSSLER — *Secretary*, J. W. RUNION

ASSETS			LIABILITIES		
Cash on hand	$	51.21	Reserve for bad debt losses on loans	$	30,182.39
Demand deposits in banks		1,000.00	Accounts payable		43,013.80
Loans secured by collateral		2,00[illegible]8	Other liabilities		1,631,929.39
Furniture & equipment		9[illegible]	Common stock		50,000.00
			Capital surplus		200,000.00
			Earned surplus		58,592.81
TOTAL ASSETS	$	2,013,718.39	TOTAL LIABILITIES	$	2,013,718.39

MORGANTOWN, C.I.T. FINANCIAL SERVICES, INC. OF MORGANTOWN

President, E. W. MAY

Secretary, J. J. EGAN, JR.

ASSETS		LIABILITIES	
Demand deposits in banks	$ 4,527.55	Other liabilities for borrowed money	$ 1,422,553.83
Loans secured by real estate	1,191,261.24	Reserve for bad debt losses on loans	47,685.30
Loans secured by collateral	957,978.13	Reserve for income collected but not earned	554,932.21
Loans unsecured	264,114.00	Other reserves	6,535.83
		Accounts payable	13,774.76
		Common stock	35,000.00
		Capital surplus	105,000.00
		Earned surplus	232,398.99
TOTAL ASSETS	$ 2,417,880.92	TOTAL LIABILITIES	$ 2,417,880.92

MORGANTOWN, CITIZENS SAVINGS & LOAN, INC.

President, E. H. CAMP

Secretary, ARLENE DELAUDER

ASSETS		LIABILITIES	
Cash on hand	$ 150,699.13	Evidences or certificates of indebtedness	$ 7,543,506.82
Demand deposits in banks	229,658.09	Other liabilities for borrowed money	200,000.00
U. S. Treasury securities	497,500.00	Reserve for bad debt losses on loans	28,892.00
Other securities	473,000.00	Reserve for income collected but not earned	1,379,939.18
Loans secured by real estate	1,200,847.34	Accounts payable	585.03
Loans secured by collateral	5,607,700.85	Other liabilities	162,625.90
Loans unsecured	2,045,591.23	Common stock	100,000.00
Installment contracts purchased	242,606.00	Capital surplus	1,000,000.00
Furniture & equipment	61,837.60	Earned surplus	470,102.74
Other real estate	46,750.00		
Other assets	329,461.43		
TOTAL ASSETS	$ 10,885,651.67	TOTAL LIABILITIES	$ 10,885,651.67

MORGANTOWN, COMMUNITY SAVINGS & LOAN, INC.

President, STEPHEN J. CALLEN

Secretary, MICHAEL K. CALLEN

ASSETS		LIABILITIES	
Demand deposits in banks	$ 9,626.66	Evidences or certificates of indebtedness	$ 83,529.67
Savings and time deposits in banks	56,204.10	Reserve for bad debt losses on loans	17,537.36
Loans secured by real estate	80,831.12	Reserve for income collected but not earned	26,868.07
Loans secured by collateral	56,950.74	Accounts payable	879.89
Loans unsecured	12,989.66	Common stock	61,750.00
		Earned surplus	26,037.29
TOTAL ASSETS	$ 216,602.28	TOTAL LIABILITIES	$ 216,602.28

MOUNDSVILLE, MARSHALL COUNTY THRIFT & LOAN CO.

President, W. VERNON SMITH, JR.

Secretary, ROGER F. SMITH

ASSETS		LIABILITIES	
Cash on hand	$ 5,786.46	Evidences or certificates of indebtedness	$ 513,023.10
Demand deposits in banks	17,825.65	Other liabilities for borrowed money	57,596.53
Savings and time deposits in banks	25,500.00	Reserve for bad debt losses on loans	4,280.98
Obligations of other U.S. Government agencies	30,000.00	Reserve for income collected but not earned	254,693.49
Loans secured by real estate	422,324.77	Accounts payable	7,602.82
Loans secured by collateral	376,102.72	Common stock	100,000.00
Loans unsecured	128,871.50	Capital surplus	159,000.00
Furniture & equipment	5,815.40	Earned surplus	(83,970.42)
TOTAL ASSETS	$ 1,012,226.50	TOTAL LIABILITIES	$ 1,012,226.50

MULLENS, C.I.T. FINANCIAL SERVICES, INC. OF MULLENS

President, E. W. MAY — *Secretary,* J. J. EGAN, JR.

ASSETS	
Demand deposits in banks	$ 8,184.49
Loans secured by real estate	2,366,506.19
Loans secured by collateral	1,061,729.96
Loans unsecured	318,352.00
Other assets	50.00
TOTAL ASSETS	$ 3,754,822.64

LIABILITIES	
Other liabilities for borrowed money	$ 2,439,233.69
Reserve for bad debt losses on loans	71,377.25
Reserve for income collected but not earned	779,488.38
Other reserves	9,845.11
Accounts payable	20,034.11
Common stock	35,000.00
Capital surplus	100,000.00
Earned surplus	299,844.10
TOTAL LIABILITIES	$ 3,754,822.64

MULLENS, COMMERCIAL CREDIT PLAN INCORPORATED OF MULLENS

President, C. E. GLOVER — *Secretary,* E. B. BROWN

ASSETS	
Demand deposits in banks	$ (6,059.25)
Loans secured by real estate	227,925.81
Loans secured by collateral	534,857.91
Loans unsecured	130,628.83
Other assets	11,747.81
TOTAL ASSETS	$ 899,101.11

LIABILITIES	
Other liabilities for borrowed money	$ 324,114.93
Reserve for bad debt losses on loans	13,126.85
Reserve for income collected but not earned	205,230.90
Other reserves	12,904.38
Accounts payable	28.42
Common stock	25,000.00
Other stock	25,000.00
Capital surplus	300,000.00
Earned surplus	(6,304.37)
TOTAL LIABILITIES	$ 899,101.11

OAK HILL, C.I.T. FINANCIAL SERVICES, INC. OF OAK HILL

President, E. W. MAY — *Secretary,* J. J. EGAN, JR.

ASSETS	
Demand deposits in banks	$ 6,206.64
Loans secured by real estate	595,893.71
Loans secured by collateral	475,895.05
Loans unsecured	130,646.00
TOTAL ASSETS	$ 1,208,641.40

LIABILITIES	
Other liabilities for borrowed money	$ 660,869.83
Reserve for bad debt losses on loans	23,976.81
Reserve for income collected but not earned	266,195.20
Other reserves	303.75
Accounts payable	1,001.26
Common stock	100,000.00
Capital surplus	150,000.00
Earned surplus	6,294.55
TOTAL LIABILITIES	$ 1,208,641.40

PARKERSBURG, ASSOCIATES FINANCIAL SERVICES COMPANY OF PARKERSBURG, INC.

President, R. C. JONES — *Secretary,* T. S. LANDIS

ASSETS	
Cash on hand	$ 175.00
Demand deposits in banks	1,345.06
Loans secured by real estate	421,174.83
Loans secured by collateral	1,596,252.61
Loans unsecured	88,446.71
Other assets	4,277.30
TOTAL ASSETS	$ 2,111,671.51

LIABILITIES	
Other liabilities for borrowed money	$ 627,633.56
Reserve for bad debt losses on loans	47,177.60
Reserve for income collected but not earned	537,564.90
Accounts payable	1,621.00
Common stock	25,000.00
Capital surplus	725,000.00
Earned surplus	147,674.45
TOTAL LIABILITIES	$ 2,111,671.51

PARKERSBURG, FRANKLIN THRIFT & LOAN CO. OF PARKERSBURG

President, RON NOBLE — *Secretary*, J. E. CUMMINS

ASSETS			LIABILITIES		
Cash on hand	$	300.00	Other liabilities for borrowed money	$	1,446,587.12
Demand deposits in banks		999.40	Reserve for bad debt losses on loans		56,789.00
Loans secured by collateral		1,988,147.70	Reserve for income collected but not earned		476,650.40
Furniture & equipment		3,573.65	Accounts payable		1,129.78
Other assets		102,747.35	Common stock		50,000.00
			Capital surplus		50,000.00
			Earned surplus		14,611.80
TOTAL ASSETS	$	2,095,768.10	TOTAL LIABILITIES	$	2,095,768.10

PRINCETON, CAPITAL INDUSTRIAL SAVINGS & LOAN COMPANY NO. 67

President, T. A. HAEUSSLER — *Secretary*, J. W. RUNION

ASSETS			LIABILITIES		
Cash on hand	$	478.19	Reserve for bad debt losses on loans	$	12,525.83
Demand deposits in banks		1,000.00	Accounts payable		7,327.75
Loans secured by collateral		1,190,764.70	Other liabilities		901,358.46
Installment contracts purchased		1,824.68	Common stock		50,000.00
Furniture & equipment		5,414.35	Capital surplus		210,000.00
			Earned surplus		18,269.88
TOTAL ASSETS	$	1,199,481.92	TOTAL LIABILITIES	$	1,199,481.92

PRINCETON, PRINCETON INDUSTRIAL SAVINGS AND LOAN COMPANY

President, RODNEY M. FRYE — *Secretary*, MARLA D. BOOTON

ASSETS			LIABILITIES		
Cash on hand	$	3,069.05	Evidences or certificates of indebtedness	$	594,645.64
Demand deposits in banks		35,990.21	Reserve for bad debt losses on loans		3,949.76
Other securities		75,000.00	Reserve for income collected but not earned		96,864.35
Loans secured by real estate		145,971.70	Other reserves		2,949.55
Loans secured by collateral		440,419.29	Common stock		140,000.00
Loans unsecured		130,884.89	Earned surplus		7,818.45
Furniture & equipment		7,358.26			
Other assets		7,534.35			
TOTAL ASSETS	$	846,227.75	TOTAL LIABILITIES	$	846,227.75

ST. ALBANS, CAPITAL INDUSTRIAL SAVINGS AND LOAN COMPANY NO. 58

President, T. A. HAEUSSLER — *Secretary*, J. W. RUNION

ASSETS			LIABILITIES		
Cash on hand	$	345.65	Reserve for bad debt losses on loans	$	44,573.09
Demand deposits in banks		1,000.00	Accounts payable		11,365.07
Loans secured by collateral		1,908,610.82	Other liabilities		1,406,974.86
Installment contracts purchased		30,624.80	Common stock		50,000.00
Furniture & equipment		3,004.41	Capital surplus		325,000.00
Other assets		3,597.00	Earned surplus		109,269.66
TOTAL ASSETS	$	1,947,182.68	TOTAL LIABILITIES	$	1,947,182.68

ST. ALBANS, COMMERCIAL CREDIT PLAN INCORPORATED OF ST. ALBANS

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS		LIABILITIES	
Demand deposits in banks	$ (11,393.15)	Other liabilities for borrowed money	$ 818,639.80
Loans secured by real estate	1,891,224.25	Reserve for bad debt losses on loans	66,979.85
Loans secured by collateral	1,934,433.62	Reserve for income collected but not earned	1,119,457.68
Loans unsecured	109,964.77	Other reserves	23,763.76
Other assets	44,713.63	Accounts payable	41.85
		Common stock	50,000.00
		Other stock	750,000.00
		Capital surplus	425,000.00
		Earned surplus	715,060.18
TOTAL ASSETS	$ 3,968,943.12	TOTAL LIABILITIES	$ 3,968,943.12

SOUTH CHARLESTON, ASSOCIATES FINANCIAL SERVICES COMPANY OF CHARLESTON, INC.

President, R. C. JONES — *Secretary*, T. S. LANDIS

ASSETS		LIABILITIES	
Cash on hand	$ 150.00	Other liabilities for borrowed money	$ 392,418.82
Demand deposits in banks	1,182.61	Reserve for bad debt losses on loans	38,467.97
Loans secured by real estate	350,666.98	Reserve for income collected but not earned	471,069.38
Loans secured by collateral	1,315,001.17	Accounts payable	284.70
Loans unsecured	87,666.74	Common stock	25,000.00
Other assets	16,875.79	Capital surplus	725,000.00
		Earned surplus	119,302.42
TOTAL ASSETS	$ 1,771,543.29	TOTAL LIABILITIES	$ 1,771,543.29

SUMMERSVILLE, ASHLAND INDUSTRIAL LOAN COMPANY OF SUMMERSVILLE

President, E. R. MCGUIRE — *Secretary*, DORIS VANHOOSE

ASSETS		LIABILITIES	
Cash on hand	$ 100.00	Reserve for bad debt losses on loans	$ 13,418.00
Demand deposits in banks	2,286.01	Reserve for income collected but not earned	128,432.43
Loans secured by real estate	233,201.09	Accounts payable	130.20
Loans secured by collateral	441,456.05	Other liabilities	19,504.10
Other assets	1,742.97	Common stock	500,000.00
		Earned surplus	17,301.39
TOTAL ASSETS	$ 678,786.12	TOTAL LIABILITIES	$ 678,786.12

VIENNA, VALLEY SAVINGS AND LOAN COMPANY

President, WILLIAM E. REITER — *Secretary*, GALE G. ERVIN

ASSETS		LIABILITIES	
Cash on hand	$ 7,084.13	Evidences or certificates of indebtedness	$ 6,464,648.65
Demand deposits in banks	332,050.28	Other liabilities for borrowed money	390,600.00
Savings and time deposits in banks	6,852.09	Reserve for bad debt losses on loans	84,170.81
Obligations of States and political subdivisions	17,447.94	Reserve for income collected but not earned	1,696,636.42
Loans secured by real estate	4,160,841.55	Other reserves	220,269.37
Loans secured by collateral	3,279,988.31	Common stock	50,000.00
Loans unsecured	1,235,557.35	Capital surplus	350,000.00
Installment contracts purchased	301,525.12	Earned surplus	296,877.30
Furniture & equipment	50,377.92		
Other real estate	126,943.00		
Other assets	34,534.86		
TOTAL ASSETS	$ 9,553,202.55	TOTAL LIABILITIES	$ 9,553,202.55

WELCH, COMMERCIAL CREDIT PLAN INCORPORATED OF WELCH

President, C. E. GLOVER — *Secretary,* E. B. BROWN

ASSETS		
Demand deposits in banks	$	(877.08)
Loans secured by real estate		174,054.29
Loans secured by collateral		1,093,622.52
Loans unsecured		215,397.94
Other assets		18,105.26
TOTAL ASSETS	$	1,500,302.93

LIABILITIES		
Other liabilities for borrowed money	$	230,971.67
Reserve for bad debt losses on loans		24,262.32
Reserve for income collected but not earned		262,884.36
Other reserves		15,460.89
Accounts payable		2,900.43
Common stock		25,000.00
Other stock		25,000.00
Capital surplus		900,000.00
Earned surplus		13,823.26
TOTAL LIABILITIES	$	1,500,302.93

WELCH, FRANKLIN THRIFT & LOAN CO. OF McDOWELL COUNTY

President, RON NOBLE — *Secretary,* J. E. CUMMINS

ASSETS		
Cash on hand	$	300.00
Demand deposits in banks		473.96
Loans secured by collateral		1,421,259.24
Furniture & equipment		3,572.51
TOTAL ASSETS	$	1,425,605.71

LIABILITIES		
Other liabilities for borrowed money	$	827,519.14
Reserve for bad debt losses on loans		39,290.00
Reserve for income collected but not earned		367,460.20
Accounts payable		3,555.38
Common stock		25,000.00
Capital surplus		165,000.00
Earned surplus		(2,219.01)
TOTAL LIABILITIES	$	1,425,605.71

WESTON, LEWIS COUNTY SAVINGS AND LOAN COMPANY

President, WILLIAM E. BOGGESS — *Secretary,* MINTER B. RALSTON, JR.

ASSETS		
Cash on hand	$	22,125.83
Demand deposits in banks		66,512.40
Savings and time deposits in banks		25,756.77
Obligations of States and political subdivisions		2,155.00
Other securities		1.00
Loans secured by real estate		193,130.97
Loans secured by collateral		463,267.00
Loans unsecured		161,062.65
Furniture & equipment		8,308.29
Other real estate		500.00
Other assets		25,317.35
TOTAL ASSETS	$	968,137.26

LIABILITIES		
Evidences or certificates of indebtedness	$	704,254.45
Reserve for income collected but not earned		69,729.81
Other liabilities		7,556.16
Common stock		70,000.00
Capital surplus		80,000.00
Earned surplus		36,596.84
TOTAL LIABILITIES	$	968,137.26

WHEELING, ASSOCIATES FINANCIAL SERVICES COMPANY OF WHEELING, INC.

President, R. C. JONES — *Secretary,* T. S. LANDIS

ASSETS		
Cash on hand	$	150.00
Demand deposits in banks		2,721.91
Loans secured by real estate		531,400.11
Loans secured by collateral		1,855,934.72
Loans unsecured		256,446.82
Other assets		2,865.18
TOTAL ASSETS	$	2,649,518.74

LIABILITIES		
Other liabilities for borrowed money	$	655,516.03
Reserve for bad debt losses on loans		59,497.43
Reserve for income collected but not earned		663,399.16
Accounts payable		165.00
Common stock		25,000.00
Capital surplus		975,000.00
Earned surplus		270,941.12
TOTAL LIABILITIES	$	2,649,518.74

WHEELING, COMMERCIAL CREDIT PLAN INCORPORATED OF WHEELING

President, C. E. GLOVER — *Secretary*, E. B. BROWN

ASSETS		LIABILITIES	
Demand deposits in banks	$ 25,142.11	Other liabilities for borrowed money	$ 948,503.68
Loans secured by real estate	1,005,403.21	Reserve for bad debt losses on loans	42,016.86
Loans secured by collateral	1,462,393.36	Reserve for income collected but not earned	622,213.21
Loans unsecured	125,024.80	Other reserves	10,511.22
Other assets	23,512.46	Common stock	50,000.00
		Other stock	150,000.00
		Capital surplus	492,000.00
		Earned surplus	326,230.97
TOTAL ASSETS	$ 2,641,475.94	TOTAL LIABILITIES	$ 2,641,475.94

WHEELING, FRANKLIN THRIFT & LOAN CO. OF WHEELING

President, RON NOBLE — *Secretary*, J. E. CUMMINS

ASSETS		LIABILITIES	
Cash on hand	$ 300.00	Other liabilities for borrowed money	$ 757,415.17
Demand deposits in banks	135.01	Reserve for bad debt losses on loans	44,659.00
Loans secured by collateral	1,660,327.34	Reserve for income collected but not earned	466,421.22
Furniture & equipment	5,158.28	Accounts payable	45,812.58
Other assets	36,517.37	Common stock	75,000.00
		Earned surplus	313,130.03
TOTAL ASSETS	$ 1,702,438.00	TOTAL LIABILITIES	$ 1,702,438.00

WILLIAMSON, C.I.T FINANCIAL SERVICES, INC. OF WILLIAMSON

President, E. W. MAY — *Secretary*, J. J. EGAN, JR.

ASSETS		LIABILITIES	
Demand deposits in banks	$ 4,889.60	Other liabilities for borrowed money	$ 944,971.08
Loans secured by real estate	635,631.44	Reserve for bad debt losses on loans	32,676.89
Loans secured by collateral	790,737.41	Reserve for income collected but not earned	294,651.34
Loans unsecured	111,227.00	Other reserves	5,614.94
		Accounts payable	9,189.96
		Common stock	35,000.00
		Capital surplus	105,000.00
		Earned surplus	115,381.24
TOTAL ASSETS	$ 1,542,485.45	TOTAL LIABILITIES	$ 1,542,485.45

INFORMATION CONCERNING BUILDING AND LOAN ASSOCIATIONS

Weston Home Building Association, Weston, West Virginia, is in the process of voluntary liquidation.

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS

CONSOLIDATED REPORT OF CONDITION OF THE SIX ACTIVE STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS OPERATING IN WEST VIRGINIA AS OF JUNE 30, 1979

ASSETS

Insured and guaranteed loans	$ 509,100.00	
Other first mortgage loans	20,697,720.06	
All other loans	118,794.82	
Sub-total	21,325,614.88	
Less loan payments	89,755.80	
Net Loans Outstanding		$ 21,235,859.08
U.S. Government obligations	1,513,661.51	
Other securities	166,005.00	
Other investments	278,500.00	
Total Investments		1,958,166.51
Office premises owned		1.00
Furniture, fixtures & equipment	127,617.41	
Less reserve for depreciation	64,964.55	62,652.86
Other real estate		2.00
Real estate contracts		5,029.10
Cash in office		20,526.52
Due from banks (demand deposits)		356,554.47
Other assets		174,416.73
TOTAL ASSETS		$ 23,813,208.27

LIABILITIES

Paid-up shares	$ 560,440.00	
Matured shares	47,989.11	
Installment shares - free	4,234,257.30	
Installment shares - pledged	75,301.92	
Savings Certificates	14,473,703.04	
Total Share Accounts		$ 19,391,691.37
Undivided profits		712,889.37
Contingent fund		385,235.70
Reserves		197,155.07
Reserve for Federal Insurance		548,507.00
Notes payable		1,658,640.74
Accounts payable		168,978.35
Other liabilities		750,110.67
TOTAL LIABILITIES		$ 23,813,208.27

CONSOLIDATED REPORT OF EARNINGS, EXPENSES, AND DIVIDENDS FOR TWELVE MONTHS ENDING JUNE 30, 1979

CURRENT OPERATING EARNINGS:		
Interest received	$	1,660,294.99
Premiums		129,012.09
Fines		1,387.61
Fees		20,393.50
Rents		90.00
Interest and dividends on investments		156,995.17
Other income		9,988.76
Total current operating earnings	$	1,978,162.12
CURRENT OPERATING EXPENSES:		
Salaries and wages	$	148,854.87
Rent		26,603.90
Taxes		72,371.33
Interest on borrowed money		149,800.53
Office supplies and expense		34,216.29
Other expenses		224,672.87
Total current operating expenses	$	656,519.79
NET CURRENT OPERATING EARNINGS	$	1,321,642.33
NET PROFITS FOR THE PERIOD	$	1,321,642.33
DEDUCTIONS FROM UNDIVIDED PROFITS:		
Carried to contingent fund	$	4,880.29
Carried to reserves		101,221.38
Dividends paid		1,208,863.40
Total deductions		1,314,965.07
NET CHANGE IN UNDIVIDED PROFITS	$	6,677.26
UNDIVIDED PROFITS AT BEGINNING OF PERIOD	$	706,212.11
UNDIVIDED PROFITS AT END OF PERIOD	$	712,889.37

BUILDING AND LOAN ASSOCIATIONS

BRIDGEPORT, HOMEOWNERS BUILDING AND LOAN ASSOCIATION

President, WARREN H. BURNSIDE *Secretary*, DAVID WILLIAMS

ASSETS

Other first mortgage loans	$ 1,715,195.40	
All other loans	7,064.32	
Net Loans Outstanding		$ 1,722,259.72
Other investments	200,000.00	
Total Investments		200,000.00
Furniture, fixtures & equipment		82.41
Cash in banks		53,651.43
TOTAL ASSETS		$ 1,975,993.56

LIABILITIES

Matured shares Accrued Dividend for CD	$ 47,989.11	
Installment shares - free	828,232.76	
Installment shares - pledged	7,064.32	
Savings Certificates	970,000.00	
Total Share Accounts		$ 1,853,286.19
Contingent fund		29,394.95
Reserve for Bad Debt		36,101.27
Reserve for Expenses		35,000.00
Accounts payable		21,693.45
Trust Payoff Escrow		517.70
TOTAL LIABILITIES		$ 1,975,993.56

CHARLESTON, WEST VIRGINIA BUILDING AND LOAN ASSOCIATION

President, ROBERT W. WILLIAMS *Secretary,* ANN B. GRIFFITH

ASSETS

Other first mortgage loans	$ 16,936,819.93	
All other loans	89,529.49	
Net Loans Outstanding		$ 17,026,349.42
U.S. Government obligations	879,325.90	
Other securities	146,005.00	
Total Investments		1,025,330.90
Furniture, fixtures & equipment	127,099.00	
Less reserve for depreciation	64,964.55	62,134.45
Real estate contracts		5,029.10
Cash in office		2,000.00
Due from banks		162,674.64
Other assets		120,153.14
TOTAL ASSETS		$ 18,403,671.65

LIABILITIES

Paid-up shares	$ 63,800.00	
Installment shares - free	2,405,278.74	
Savings Certificates	12,753,453.04	
Total Share Accounts		$ 15,222,531.78
Undivided profits		175,624.27
Reserves		548,507.00
Notes payable		1,584,640.74
Accounts payable		146,232.74
Loans in process		712,172.80
Allowance for uncollected interest		8,482.75
Deferred loan fees		5,479.57
TOTAL LIABILITIES		$ 18,403,671.65

GRAFTON, HOME BUILDING AND LOAN ASSOCIATION

President, C. S. EBERT *Secretary,* R. C. RICHMAN

ASSETS

Other first mortgage loans	$ 144,200.00	
Net Loans Outstanding		$ 144,200.00
Furniture, fixtures & equipment		435.00
Cash in office		610.00
Due from banks		1,148.96
TOTAL ASSETS		$ 146,393.96

LIABILITIES

Paid-up shares	$ 34,900.00	
Installment shares - free	12,108.76	
Installment shares - pledged	52,237.60	
Total Share Accounts		$ 99,246.36
Undivided profits		5,409.78
Contingent fund		41,737.82
TOTAL LIABILITIES		$ 146,393.96

MORGANTOWN, MORGANTOWN SAVINGS & LOAN SOCIETY

President, HAROLD FETTY *Secretary*, JAMES R. CAMP

ASSETS

Other first mortgage loans	$ 378,384.95	
Net Loans Outstanding		$ 378,384.95
Other securities	20,000.00	
Total Investments		20,000.00
Other real estate		1.00
Cash in office		2,859.49
Due from banks		14,654.56
Other assets		30.00
TOTAL ASSETS		$ 415,930.00

LIABILITIES

Paid-up shares	$ 203,840.00	
Total Share Accounts		$ 203,840.00
Undivided profits		46,260.70
Contingent fund		70,000.00
Reserves for unearned interest		42,873.19
Reserve for unearned premiums		48,059.95
Other liabilities		4,896.16
TOTAL LIABILITIES		$ 415,930.00

MOUNDSVILLE, CITIZENS SAVINGS AND LOAN COMPANY

President, CLINTON ROGERSON *Secretary*, EVAN M. ROGERSON

ASSETS

Other first mortgage loans	$ 1,523,119.78	
All other loans	22,201.01	
Net Loans Outstanding		$ 1,545,320.79
U.S. Government obligations	634,335.61	
Other investments	78,500.00	
Total Investments		712,835.61
Office premises owned		1.00
Furniture, fixtures & equipment		1.00
Other real estate Royalty		1.00
Cash in office		15,057.03
Due from banks		179,978.03
TOTAL ASSETS		$ 2,453,194.46

LIABILITIES

Installment shares - free	$ 988,637.04	
Installment shares - pledged	16,000.00	
Savings Certificates ($16,500 of this pledged)	750,250.00	
Total Share Accounts		$ 1,754,887.04
Undivided profits		439,794.62
Contingent fund		205,000.00
Reserve for Taxes, Int. etc.		35,000.00
Other liabilities Unfinished loans		18,512.80
TOTAL LIABILITIES		$ 2,453,194.46

ST. ALBANS, ST. ALBANS BUILDING AND LOAN ASSOCIATION

President, JOSEPH C. STUTLER *Secretary*, G. H. ELLIS

ASSETS

Insured and guaranteed loans	$ 509,100.00	
Less loan payments	89,755.80	
Net Loans Outstanding		$ 419,344.20
Due from banks		(1,901.72)
Insurance & Taxes paid for borrower		582.16
TOTAL ASSETS		$ 418,024.64

LIABILITIES

Paid-up shares	$ 257,900.00	
Total Share Accounts		$ 257,900.00
Undivided profits		45,800.00
Contingent fund		39,102.93
Reserves for		120.66
Notes payable		74,000.00
Accounts payable		1,052.16
Other liabilities		48.89
TOTAL LIABILITIES		$ 418,024.64

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Beckley	Beckley Building & Loan Association	6- 3-46	Voluntary	Above par
Beckley	Co-Operative Building & Loan Association	10-25-55	Voluntary	Above par
Benwood	Benwood Building & Loan Association	July, 1922	Voluntary	Above par
Bluefield	Bluefield Building & Loan Association	1-27-14	Voluntary	No record
Bluefield	Bluefield Building & Loan Association	2- 1-35	Converted into Federal	Par
Bluefield	Mutual Home Savings Company	6-22-20	Voluntary	No record
Bluefield	Mutual Savings and Loan Company	5-18-17	Through Bluefield Bank	No record
Buckhannon	Buckhannon Bldg. and Loan Association	12-30-47	Voluntary	Above par
Charles Town	Cabin Building Association	1916	No Record	No record
Charles Town	Charles Town Building Association	1918	No Record	No record
Charles Town	Charles Town & Ranson Bldg. & Loan Assn.	6-30-22	Voluntary	Near par
Charles Town	Charles Town & Summit Pt. Bldg. & L'n A.	2 5-40	Voluntary	No record
Charles Town	Dixie Building Loan Association	July, 1922	Court Decree	Near par
Charles Town	Fidelity Building Loan Association	1923	Court Decree	No record
Charles Town	Ideal Building & Loan Association	1923	Court Decree	No record
Charles Town	Jefferson Co. Provident Bldg. & Loan Assn.	8- 7-11	Court Decree (Voluntary)	No record
Charles Town	Public Building & Loan Association	6-30-22	Court Decree	Above par
Charles Town	Savings Building & Loan Association	7- 1-22	Court Decree	No record
Charleston	Capital Building & Loan Association	3-12-49	Voluntary	Above par
Charleston	Charleston Building & Loan Association	6-16-49	Voluntary	Above par
Charleston	Colonial Building & Loan Association	6-30-52	Voluntary	Par
Charleston	Empire Savings & Loan Company	12-29-52	Voluntary	Above par
Charleston	Industrial Home Finance Company	12-31-22	Voluntary	No record
Charleston	Imperial Building & Loan Association	7-27-37	Voluntary	Par
Charleston	Kanawha Savings & Loan Association	12- 1-48	Voluntary	Near par
Charleston	Mountain State Building & Loan Assn	1940	Court Decree (Voluntary)	No record
Charleston	Peoples Building & Loan Association	6-30-61	Voluntary	Above par
Charleston	Sun Building & Loan Association	5- 9-34	Converted into Federal	Par
Charleston	Virginia Savings and Loan Association	8- 6-34	Voluntary	No record
Charleston	West Virginia Rural Credit Association	1917	Adopted National System	No record
Chester	Hancock County Savings & Loan Assn.	11- 3-34	Converted into Federal	Par
Clarksburg	Clarksburg Building & Loan Association	12-13-46	Voluntary	Above par
Clarksburg	Clarksburg Savings & Loan Association	2-19-23	Court Decree	No record
Clarksburg	Commercial Savings & Loan Company	No record	Court Decree	No record
Clarksburg	Eureka Building & Loan Company	9- 4-06	No Record	No record
Clarksburg	Harrison County Savings & Loan Assn.	2- 1-22	Voluntary	No record
Clarksburg	Security Savings & Loan Company	9-17-17	Voluntary	No record
Cottageville	Cottageville Building & Loan Association	4-24-24	Voluntary	Par
Fairmont	East Side Building & Loan Association	11-20-44	Voluntary	Par
Fairmont	Empire Building & Loan Association	4-27-07	Voluntary	No record
Fairmont	Fairmont Savings Loan Society	10-12-10	Voluntary	No record
Fairmont	Mountaineer Building & Loan Assn.	1- 3-40	Voluntary	Par
Fayetteville	Fayetteville Building & Loan Assn.	7-29-36	Converted into Federal	Par
Grafton	Grafton Building & Loan Association	4-27-20	Voluntary	No record
Harpers Ferry	Harpers Ferry & Bolivar Bldg. & Loan A.	11- 7-10	Voluntary	No record
Huntington	Cabell Building & Loan Association	12-11-62	Converted into Federal	No record
Huntington	Home Building Loan Association	1926	Voluntary	No record
Huntington	Huntington Building & Loan Assn.	4-20-21	Through Com. Sav. Loan Co	No record
Huntington	Home Building & Savings Company	9- 4-10	Voluntary	No record
Huntington	Industrial Building & Loan Company	10- 9-09	Voluntary	No record
Huntington	New Jackson Building & Loan Association	8-1-34	Voluntary	No record
Huntington	New Jackson Building & Loan Association	7- 1-34	Converted into Federal	No record
Huntington	Star Building & Loan Association	Nov. 1920	Voluntary	No record
Kenova	Kenova Building & Loan Association	5-16-24	Through Jackson B. & L. A.	Par
Kingwood	Kingwood Building & Loan Association	4-16-45	Voluntary	Par
Lewisburg	Blue Grass Building & Loan Association	9-25-36	Converted into Federal	Par
Logan	Citizens Savings & Loan Company	2-19-18	Through Tstee E. L. Hogsett	Above par
Logan	Logan County Building & Loan Association	1-10-45	Voluntary	Par
Martinsburg	Acme Building & Loan Association	1922	Court Decree	No record
Martinsburg	Eureka Building & Loan Association	1916	Voluntary	No record

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

(Continued)

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Martinsburg	Martinsburg Building & Loan Association	2-14-52	Voluntary	Par
Martinsburg	Martinsburg Home Building & Loan Assn.	2-17-09	Voluntary	No record
Martinsburg	Farmers & Laborers Building & Loan Assn.	7-11-22	Court Decree	No record
Montgomery	Montgomery Building & Savings Association	8-12-37	Voluntary	No record
Morgantown	Athens Building & Loan Association	1-17-44	Voluntary	Above par
Morgantown	Guardian Investment Company	5- 4-45	Voluntary	No record
Morgantown	Fidelity Building & Loan Association	6-30-48	Voluntary	Above par
Morgantown	Franklin Building & Loan Association	5-26-37	Voluntary	No record
Morgantown	Peoples Building & Loan Association	12-27-07	Voluntary	No record
Morgantown	Sabraton Building & Loan Association	6-29-46	Voluntary	Par
Morgantown	Morgantown State Savings & Invest. Assn.	6-30-49	Voluntary	Par
Morgantown	Westover Building & Loan Association	6- 5-40	Voluntary	No record
Moundsville	American Building & Loan Association	2- 9-37	Converted into Federal	No record
Mount Hope	Glen Jean Building & Loan Association	8- 5-20	Voluntary	No record
Mount Hope	Mount Hope Building & Loan Association	6- 5-46	Voluntary	Above par
New Martinsville	Doolin Building & Loan Association	6-23-36	Converted into Federal	No record
Oak Hill	New River Building & Loan Association	1926	Through Fa'ville B. & L. A.	Par
Parkersburg	Citizens Building Association	9-21-38	Court Order	No record
Parkersburg	Exchange Building Association	6-24-41	Voluntary	Near par
Parkersburg	Traders Builders Association	10-15-45	Voluntary	Above par
Pt. Pleasant	Modern Building & Loan Association	10-24-28	Robert L. Hogg, Receiver	No record
Pt. Pleasant	Progressive Building & Loan Association	4-16-37	Receivership	Nothing
Ravenswood	Conservative Building & Loan Association	9- 5-35	Converted into Federal	No record
Ripley	Ripley Building & Loan Association	10-29-35	Voluntary	No record
Shepherdstown	Potomac Permanent Building & Loan Assn.	3-22-49	Voluntary	Above par
Sistersville	Sistersville Building & Loan Association	8-29-34	Converted into Federal	No record
Spencer	Roane County Building & Loan Association	11- 9-36	Voluntary	No record
Summersville	Summersville Building & Loan Association	3- 8-52	Voluntary	Par
Wellsburg	Advance Building Association	6-25-47	Voluntary	Above par
Wellsburg	Brooke County Building & Loan Association	12-30-52	Voluntary	Near par
Wheeling	Consolidated Building & Loan Association	No record	No Record	No record
Wheeling	Ohio Valley Savings & Loan Association	8- 7-11	Court Decree	No record
Wheeling	United Building & Loan Association			Near par
Wheeling	Wheeling Savings & Loan Association	1- 4-36	Receivership	Liquidated
Williamson	Atlas Building & Loan Association	6-30-31	Voluntary	No record

STATE CHARTERED CREDIT UNIONS

CONSOLIDATED REPORT OF CONDITION OF TWENTY ACTIVE STATE CHARTERED CREDIT UNIONS

AS OF JUNE 30, 1979

RESOURCES		LIABILITIES	
Personal Loans	$ 8,674,004.62	Shares	$ 15,965,924.79
Collateral Loans	2,444,879.13	Deposits	1,977,909.93
Real Estate Loans	5,727,143.28	Dividends Unpaid	29,770.83
U.S. Government Bonds	320,867.59	Reserve Fund	852,935.70
Other Investments Including Stocks	2,406,124.20	Undivided Profits	583,174.20
Furnitue & Fixtures	65,606.87	Notes Payable	286,059.68
Cash in banks	243,029.82	Accounts Payable	86,418.17
Cash in office	90,892.15	Co-maker Fund	176,838.62
Real Estate-Office Building	179,094.20	Accrued Interest Payable	75,963.14
Loans Pur. to liq. credit Un.	19,673.79	Cert. of Deposit	197,500.00
Share Insurance	65,900.90	Miscellaneous	67,531.03
Miscellaneous	62,809.54		
TOTAL RESOURCES	$ 20,300,026.09	TOTAL LIABILITIES	$ 20,300,026.09

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS TWELVE MONTHS ENDING JUNE 30, 1979 OF TWENTY ACTIVE STATE CHARTERED CREDIT UNIONS

EARNINGS:		
Interest on Loans	$	1,586,835.37
Interest on Investments		236,524.16
Miscellaneous Income		71,645.23
Total Current Income	$	1,895,004.76
EXPENSE:		
Salaries and Wages	$	192,773.66
Rent, Light and Heat		16,930.27
Stationery and Office Supplies		18,907.88
Interest Paid		784,613.16
Other Expenses		356,003.06
Total Current Expenses	$	1,369,228.03
Net Current Earnings	$	525,776.73
OTHER INCOME:		
Recoveries on Charged Off Assets	$	12,054.73
Profits on Sale Of Assets		(325.35)
Transferred from Reserves		10,424.46
Total Recoveries and Profits	$	22,153.84
Total Income	$	547,930.57
DISTRIBUTION:		
Losses Charged Off	$	9,860.97
To Reserve Fund		127,232.64
Dividends Paid		353,630.91
Total Distribution	$	490,724.52
Net Change in Undivided Profits	$	57,206.05
Undivided Profits at Beginning of Period	$	525,968.15
Undivided Profits at End of Period	$	583,174.20

REPORTS OF CONDITION OF STATE CHARTERED CREDIT UNIONS

AS OF JUNE 30, 1979

ANMOORE, NATIONAL CARBON EMPLOYEES CREDIT UNION

President, SAMUEL JERMONT *Treasurer,* ALBERT W. COX

RESOURCES		LIABILITIES	
Personal Loans	$ 319,560.05	Shares	$ 700,889.67
Collateral Loans	1,136,289.39	Deposits	505,596.76
Real Estate Loans	53,072.74	Reserve Fund	107,167.75
U.S. Government Bonds	200,000.00	Undivided Profits	108,616.70
Other Investments	560.06	Notes Payable	255,000.00
Cash in Banks	8,386.38	Accounts Payable	71,988.00
Other Resources	31,390.26		
TOTAL	$ 1,749,258.88	TOTAL	$1,749,258.88

CHARLESTON, LOCAL 317 I.A.F.F. CREDIT UNION

President, KENNETH MORGAN *Treasurer,* CHARLES N. MORGAN

RESOURCES		LIABILITIES	
Personal Loans	$ 151,146.79	Shares	$ 141,690.84
Other Investments	12,451.81	Reserve Fund	18,493.18
Furniture & Fixtures	100.00	Undivided Profits	12,719.22
Cash in Banks	11,771.53	Other Liabilities	2,566.89
TOTAL	$ 175,470.13	TOTAL	$ 175,470.13

CHARLESTON, CHARLESTON POSTAL EMPLOYEES CREDIT UNION

President, J. R. SAUNDERS *Treasurer,* J. L. DEWEESE

RESOURCES		LIABILITIES	
Personal Loans	$ 446,643.00	Shares	$ 408,396.87
Other Investments	32,564.50	Deposits	45,000.00
Furniture & Fixtures	286.97	Reserve Fund	13,640.19
Cash in Banks	3,092.94	Undivided Profits	15,561.09
Cash in Office	74.98	Accounts Payable	24.58
Other Resources	175.00	Other Liabilities	214.66
TOTAL	$ 482,837.39	TOTAL	$ 482,837.39

CLARKSBURG, CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION

President, CARL J. LAUDERMAN *Treasurer,* ALEX XENAKIS

RESOURCES		LIABILITIES	
Personal Loans	$ 705,131.00	Shares	$ 631,272.61
Other Investments	213,189.03	Deposits	22,726.59
Cash in Banks	28,385.60	Reserve Fund	61,297.55
		Undivided Profits	17,435.24
		Christmas Savings	16,082.00
		Vacation Club	385.14
		Entrance fees	6.50
		Cert. of Deposit	197,500.00
TOTAL	$ 946,705.63	TOTAL	$ 946,705.63

GRAFTON, GRAMCO EMPLOYEES CREDIT UNION

President, VIRGINIA ROGER | *Treasurer*, CINDY LYNCH

RESOURCES		LIABILITIES	
Personal Loans	$ 26,839.00	Shares	$ 20,535.88
Furniture & Fixtures	31.15	Deposits Christmas Shares	8,125.00
Cash in Banks	4,550.67	Reserve Fund	2,242.52
Cash in Office	4,331.21	Undivided Profits	3,648.71
Other Resources	300.08	Notes Payable	1,500.00
TOTAL	$ 36,052.11	TOTAL	$ 36,052.11

HUNTINGTON, CABELL COUNTY EMPLOYEES CREDIT UNION

President, J. BOYCE TAYLOR | *Treasurer*, O. S. KITTINGER, JR.

RESOURCES		LIABILITIES	
Personal Loans	$ 18,163.71	Shares	$ 21,336.08
Cash in Banks	4,521.27	Reserve Fund	173.50
		Undivided Profits	1,175.40
TOTAL	$ 22,684.98	TOTAL	$ 22,684.98

HUNTINGTON, HUNTINGTON CHESAPEAKE AND OHIO RAILWAY EMPLOYEES CREDIT UNION

President, ERNEST HARPER | *Treasurer*, R. L. McGRAW

RESOURCES		LIABILITIES	
Personal Loans	$ 4,053,900.81	Shares	$ 10,582,411.89
Real Estate Loans	5,344,359.96	Deposits	173,482.00
U.S. Government Bonds	100,988.45	Reserve Fund	374,971.82
Other Investments	1,599,031.71	Undivided Profits	115,061.31
Furniture & Fixtures	54,384.30	Accounts Payable	3,212.96
Cash in Banks	71,286.13	Co-Maker Fund	176,838.62
Cash in Office	89,922.02	Accrued Interest Payable	75,963.14
Real Estate - Office Building	179,094.20	Other Liabilities	1,303.98
Other Resources	10,278.14		
TOTAL	$ 11,503,245.72	TOTAL	$ 11,503,245.72

HUNTINGTON, HUNTINGTON POSTAL CREDIT UNION

President, MAJOR W. SIMMS | *Treasurer*, GLEN R. WILSON

RESOURCES		LIABILITIES	
Personal Loans	$ 1,331,323.75	Shares	$ 1,239,164.96
Real Estate Loans	201,587.91	Christmas Club	14,015.00
Other Investments	61,527.43	Reserve Fund	121,611.99
Furniture & Fixtures	4,093.97	Undivided Profits	91,375.17
Cash in Banks	671.90	Promissory Certificates	145,000.00
Cash in Office	200.00	Accounts Payable	1,159.68
Other Resources	12,921.84		
TOTAL	$ 1,612,326.80	TOTAL	$ 1,612,326.80

LUMBERPORT, ABC CREDIT UNION

President, PERRY C. WILLIAMS | *Treasurer*, C. W. REYNOLDS, JR.

RESOURCES		LIABILITIES	
Personal Loans	$ 10,086.33	Shares	$ 15,702.82
Bank Savings	5,469.53	Reserve Fund	675.00
Cash in Banks	1,208.87	Undivided Profits	534.46
Prepaid Insurance	147.55		
TOTAL	$ 16,912.28	TOTAL	$ 16,912.28

MORGANTOWN, EXTENSION CREDIT UNION

President, DALE COLYER *Treasurer,* LILLIAN ANGOTTI

RESOURCES			LIABILITIES		
Personal Loans	$	59,741.39	Shares	$	51,035.81
Other Investments		452.15	Deposits		209.25
Cash in Banks		43.23	Reserve Fund		5,787.58
Cash in Office		680.15	Undivided Profits		1,884.28
			Notes Payable		2,000.00
TOTAL	$	60,916.92	TOTAL	$	60,916.92

MORGANTOWN, MORSCO EMPLOYEES CREDIT UNION

President, MARY ALICE UPHOLD *Treasurer,* DOROTHY ROSENBERGER

RESOURCES			LIABILITIES		
Personal Loans	$	18,146.13	Shares	$	17,565.80
Other Investments		226.38	Reserve Fund		865.20
Furniture & Fixtures		415.01	Undivided Profits		104.55
Cash in Banks		648.03	Notes Payable		900.00
TOTAL	$	19,435.55	TOTAL	$	19,435.55

MOUNDSVILLE, FOSTORIA EMPLOYEES CREDIT UNION

President, MR. ROBERT A. SIMSA *Treasurer,* ORIE YOUNG

RESOURCES			LIABILITIES		
Personal Loans	$	190,109.43	Shares	$	198,811.65
Other Investments		14,631.69	Reserve Fund		5,881.97
Furniture & Fixtures		1,397.40	Undivided Profits		7,557.74
Cash in Banks		6,815.46	Accounts Payable		626.08
Cash in Office		15.00	Witholding Taxes Payable		71.59
			F.I.C.A. Taxes Payable		19.95
TOTAL	$	212,968.98	TOTAL	$	212,968.98

PADEN CITY, CORNING PADEN CITY EMPLOYEES CREDIT UNION

President, J. S. RICHMOND *Treasurer,* LORETTA RICHMOND

RESOURCES			LIABILITIES		
Personal Loans	$	195,019.68	Shares	$	163,074.59
Furniture & Fixtures		764.85	Reserve Fund		7,331.63
Cash in Banks		12,057.68	Undivided Profits		15,539.21
Other Resources		140.00	Notes Payable		22,000.00
			Other Liabilities		36.78
TOTAL	$	207,982.21	TOTAL	$	207,982.21

PARKERSBURG, IDEAL CREDIT UNION

President, MELVIN D. MIDKIFF *Treasurer,* SALLIE F. PARKER

RESOURCES			LIABILITIES		
Personal Loans	$	11,203.43	Shares	$	15,301.38
Other Investments		3,561.12	Reserve Fund		783.53
Furniture & Fixtures		17.50	Undivided Profits		918.50
Cash in Banks		2,093.49			
Other Resources		127.87			
TOTAL	$	17,003.41	TOTAL	$	17,003.41

PARKERSBURG, O. AMES EMPLOYEES CREDIT UNION

President, H. R. Geer — *Treasurer*, D. H. Cooper

RESOURCES			LIABILITIES		
Personal Loans	$	23,039.33	Shares	$	5,130.00
Collateral Loans		326,431.16	Deposits		365,965.26
Other Investments		114,625.00	Reserve Fund		11,271.23
Cash in Banks		49,756.04	Undivided Profits		141,447.62
Other Resources Savings Account		10,000.00	Recording Fees		37.42
TOTAL	$	523,851.53	TOTAL	$	523,851.53

PARKERSBURG, PARKERSBURG POSTAL EMPLOYEE'S CREDIT UNION

President, William F. Airhart — *Treasurer*, Wayne R. Jarvis

RESOURCES			LIABILITIES		
Personal Loans	$	50,791.98	Shares	$	40,532.52
Other Investments ACUGA		456.70	Reserve Fund		4,998.99
Cash in Banks		477.64	Undivided Profits		3,258.41
Other Resources		563.60	Notes Payable		3,500.00
TOTAL	$	52,289.92	TOTAL	$	52,289.92

PARKERSBURG, WEST VIRGINIA LEAGUE CENTRAL CREDIT UNION

President, Mr. W. Oswell Ellison — *Treasurer*, Mr. Jose' R. Alonzo

RESOURCES			LIABILITIES		
Personal Loans	$	495,465.46	Shares	$	1,150,570.98
Collateral Loans		982,158.58	Deposits		711,805.07
Real Estate Loans		128,122.67	Dividends Unpaid		29,770.83
Other Investments		358,161.39	Reserve Fund		55,734.03
Furniture & Fixtures		2,267.29	Undivided Profits		22,979.79
Cash in Banks		1,525.41	Accounts Payable		10,566.55
Other Resources		45,747.81	Other Liabilities		32,021.36
TOTAL	$	2,013,448.61	TOTAL	$	2,013,448.61

VIENNA, DEMUTH EMPLOYEES CREDIT UNION

President, Denzil D. Wiggins — *Treasurer*, Sandra K. George

RESOURCES			LIABILITIES		
Personal Loans	$	484,409.65	Shares	$	451,408.60
Furniture & Fixtures		1,558.13	Reserve Fund		52,949.98
Cash in Banks		25,137.17	Undivided Profits		16,056.95
Other Resources		10,080.34	Other Liabilities		769.76
TOTAL	$	521,185.29	TOTAL	$	521,185.29

WHEELING, WHECAN CREDIT UNION

President, Wm. Platt, Jr. — *Treasurer*, Ed Ne[illegible]bayer

RESOURCES			LIABILITIES		
Personal Loans	$	26,471.42	Shares	$	56,251.59
U.S. Government Bonds		19,379.14	Reserve Fund		1,516.66
Share Ins.		637.28	Undivided Profits		540.71
Other Investments		10,000.00	Other Liabilities		874.03
Furniture & Fixtures		290.30			
Cash in Banks		2,224.60			
Accounts Receivable		10.00			
Other Resources		170.25			
TOTAL	$	59,182.99	TOTAL	$	59,182.99

WHEELING, WHEELING POSTAL CREDIT UNION

President, ROBERT GLASGOW *Treasurer,* ROBERT TURVEY

RESOURCES			LIABILITIES		
Personal Loans	$	56,812.28	Shares	$	54,840.25
U.S. Government Bonds		500.00	Reserve Fund		5,541.40
Cash in Banks		8,375.78	Undivided Profits		5,885.11
ACUGA Share Ins		578.70			
TOTAL	$	66,266.76	TOTAL	$	66,266.76

SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA

The following Licensees were issued licenses to make Small Loans during the fiscal year ending June 30, 1979

Location	*Name*
Barboursville	Public Finance Corporation
Beaver	Mountain State Finance Company
Beckley	American Finance Corporation
Beckley	Avco Financial Services of Wheeling, Inc.
Beckley	Beckley Loan Company
Beckley	National Finance Company
Beckley	Peoples Finance Company, Inc.
Beckley	Public Finance Corporation
Bluefield	Beneficial Finance Company
Bluefield	Peoples Loan Company
Bluefield	Personal Thrift Plan of Bluefield, Inc.
Bluefield	Union Loan Company #2
Bluefield	Sun America Financial Corporation
Bluefield	Union Loan Company, Inc.
Buckhannon	US Life Credit Corp.
Charleston	Avco Financial Services
Charleston	Bencharge Credit Service of W. Va., Inc.
Charleston	Beneficial Finance Company
Charleston (Kanawha City)	Beneficial Finance Company
Charleston	Capital Financial Services, Inc.
Charleston	US Life Credit Corporation
Charleston	Franklin Finance Company
Charleston	Household Finance Corporation
Charleston	Public Finance Corporation
Charleston	Public Finance Corporation
Charleston	Public Finance Corporation
Charles Town	American Finance Corporation
Charles Town	Jefferson Finance Company
Chester	US Life Credit Corp.
Clarksburg	American Finance Corporation
Clarksburg	Bencharge Credit Service of W. Va., Inc.
Clarksburg	Beneficial Finance Company
Clarksburg	Household Finance Corporation
Clarksburg	US Life Credit Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation
Dunbar	US Life Credit Corp.
Elkins	American Finance Corporation
Elkins	Landmark Finance Corporation
Fairmont	Bencharge Credit Service of W. Va., Inc.

Fairmont	Beneficial Finance Company
Fairmont	Commonwealth Loan Company
Fairmont	American Finance Company
Fairmont	Finance America Corp. of W. Va.
Fairmont	Household Finance Corporation
Fairmont	Public Finance Corporation
Follansbee	Follansbee Finance Corporation
Franklin	Franklin Finance Service, Inc.
Gassaway	US Life Credit Corp.
Grafton	US Life Credit Corporation
Grafton	Public Finance Corporation
Grantsville	US Life Credit Corporation
Harrisville	Credit Finance Corporation
Hinton	Ashland Finance Company of W. Va.
Huntington	Allstate Finance Corp.
Huntington	American Finance Corporation
Huntington	Avco Financial Service
Huntington	Beneficial Finance Company
Huntington	Avco Financial Services Inc.
Huntington	US Life Credit Corp.
Huntington	Franklin Finance Company
Huntington	Household Finance Corporation
Huntington	Liberty Finance Corporation
Huntington	US Life Credit Corporation
Huntington	Public Finance Corporation
Keyser	Landmark Finance Corp.
Kingwood	American Finance Corp.
Lewisburg	American Finance Corporation
Lewisburg	Capital Financial Services, Inc.
Logan	American Finance Corp. of Man
Logan	Ashland Finance Company
Logan	C.I.T. Financial Services of W. Va.
Madison	Allstate Finance Company, Inc.
Madison	American Finance Corporation
Man	American Finance Corporation
Marlinton	American Finance Corp. of Elkins
Martinsburg	American Finance Corporation
Martinsburg	Finance America Corp. of W. Va.
Martinsburg	Landmark Finance Corporation
Martinsburg	Investors Loan Corporation
Montgomery	Capital Financial Services, Inc.
Montgomery	National Finance Company
Moorefield	Easy Loan Company
Morgantown	Beneficial Finance Company
Morgantown	Consumer Loan Company
Morgantown	Finance America Corp. of W. Va.
Morgantown	Household Finance Corporation
Morgantown	Investors Loan Corporation
Morgantown	US Life Credit Corporation
Morgantown	Ritter Finance Co., Inc.

Moundsville	American Finance Corporation
Moundsville	US LIfe Credit Corporation
Mullens	Ashland Finance Company of Mullens
Mullens	National Finance Company
New Cumberland	Hancock Finance Corporation
New Martinsville	Budget Finance Company
New Martinsville	Union Finance Company
Nitro	United Finance Service
Northfork	Northfork Loan Company
Oak Hill	Avco Financial Services of Wheeling, Inc.
Oak Hill	National Finance Company
Oak Hill	Oak Hill Finance Company
Oceana	Avco Financial Services of Wheeling, Inc.
Parkersburg	Associates Finance Corporation
Parkersburg	Best Finance Corporation
Parkersburg	Beneficial Finance Company
Parkersburg	Family Finance Company, Inc.
Parkersburg	US Life Credit Corporation
Parkersburg	Ritter Finance Co., Inc.
Parkersburg	South Parkersburg Finance Company
Petersburg	Union Finance Company
Pineville	American Finance Corporation
Pineville	Avco Financial Services of Wheeling, Inc.
Point Pleasant	Capital Financial Services, Inc.
Princeton	Capital Financial Services, Inc.
Princeton	Peoples Loan Company
Rainelle	Ashland Finance Company
Rainelle	Capital Financial Services, Inc. No. 56
Ravenswood	Public Finance Corporation
Richwood	Ashland Finance Co. of W. Va.
Richwood	US Life Credit Corp.
Ripley	Jackson Finance Company
Sistersville	Union Finance Company
Sophia	City Finance Company
South Charleston	Beneficial Finance Company
South Charleston	US LIfe Credit Corporation
South Charleston	Public Finance Corporation
Spencer	Credit Finance Corp.
St. Albans	Beneficial Finance Corporation
St. Albans	O.K. Friend Finance Company
Sprague	City Finance Company
Summersville	Ashland Finance Company of W. Va.
Vienna	Public Finance Corporation
Weirton	Beneficial Finance Company
Weirton	C.I.T. Finance Services, Inc. of W. Va. No. 2
Weirton	Investors Loan Corporation
Weirton	Public Finance Corporation
Welch	American Finance Corporation
Welch	Ashland Finance Corp. of W. Va.
Welch	C.I.T. Finance Service, Inc. of W. Va. No. 2

Welch	State Loan Company
Wellsburg	American Finance Corporation
Wellsburg	Courtesy Loan & Finance Company
Weston	Public Finance Corporation
Weston	US Life Credit Corporation
Wheeling	Alpha Finance Company
Wheeling	Associates Financial Service Co., of W. Va. Inc.
Wheeling	C.I.T. Finance Services, Inc. of W. Va. No. 2
Wheeling	Beneficial Finance Company
Wheeling	Commonwealth Loan Co.
Wheeling	US Life Credit Corporation
Wheeling	Ohio Valley Finance Company
Wheeling	Roberts Loan Company
Wheeling	US Life Credit Corp.
Whitesville	American Finance Corporation
Williamson	C.I.T. Finance Services, Inc. of W. Va. No. 2

CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

Authorized to make Loans of $1200.00 or Less

AT THE CLOSE OF THE FISCAL YEAR AND THE PREVIOUS PERIOD

The amount shown and the items listed were compiled from the one hundred and fifty-nine Licensees, reporting, which reports were filed under oath as to the correctness thereof with the Department of Banking by the owners, managers and others in authority and are assumed to be correct.

SCHEDULE B

Balance Sheets

As of June 30, 1978 and June 30, 1979

	COLUMN 1	COLUMN 2
	End of Present Year	End of Preceding Year
ASSETS		
Loans Receivable under the Small Loans Act		
Gross Amount of Add-on type Loans	$ 89,868,499.64	$ 91,762,370.56
Less Unearned Charges	19,425,129.27	20,739,731.85
Net Amount of Add-on type Loans	70,443,370.37	71,022,638.71
Loans on Percent Per Month Basis	10,414,767.35	11,538,917.77
Total Outstanding (Net of Unearned Charges)	80,858,137.72	82,561,556.48
Less Reserve for Bad Debts	3,312,199.24	3,473,481.90
Net Loans Receivable	77,545,938.48	79,088,074.58
Cash in Office and In Banks	1,045,114.30	1,130,040.54
Real Estate (Less Reserve for Depreciation—Buildings)	213,427.56	191,814.39
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	656,128.73	746,130.94
Deferred Charges and Prepaid Expenses	270,908.54	258,809.89
Other Assets Used in Consumer Loan Business		
Organization or Development Expense	2,692.25	3,778.32
Other Assets	1,825,671.66	569,681.18
Total Assets Used in Consumer Loan Business	$ 81,559,881.52	$ 81,988,329.84
Assets Not Used in Consumer Loan Business		
Installment Sale Contracts—Net	10,043,889.91	8,894,961.71
Other Assets	1,824,103.26	1,172,733.03
Total Assets	$ 93,427,874.69	$ 92,056,024.58
LIABILITIES AND CAPITAL		
Total Liabilities (Exclusive of Branch Office Capital and Net Worth)	$ 46,663,449.15	$ 44,609,111.27
Branch Office Capital	24,869,622.49	27,345,794.52
Net Worth (If Individual or Partnership)	199,904.39	1,252,557.67
Capital Stock (If Corporation)	3,305,341.99	2,794,541.99
Capital or Paid-In Surplus	3,293,876.57	3,209,376.76
Earned Surplus	15,095,680.10	12,844,642.37
Total Liabilities and Capital	$ 93,427,874.69	$ 92,056,024.58

SCHEDULE C

Statement of Income and Expense for This Report Year

GROSS INCOME		
Charges Collected or Earned on Loans	$ 19,931,737.83	
Extension and Late Charges	923,743.23	
Collections on Accounts Previously Charged Off	344,450.71	
Other Income (Itemize)		
Insurance Commission	475,681.36	
Miscellaneous	137,551.33	
Total Gross Income		$ 21,813,164.46
EXPENSES		
Advertising	$ 296,624.37	
Auditing	82,360.19	
Bad Debts, and or Bad Debts Provision	1,918,427.98	
Depreciation of Furniture, Fixtures and Equipment	163,276.92	
Expense, Sundry	387,744.51	
Insurance and Fidelity Bonds	108,731.37	
Legal Fees and Collection Expense	186,603.05	
Postage and Express	331,108.70	
Printing, Stationery and Supplies	173,241.67	
Rent (Including Utilities, Janitor Service and Leasehold Amortization)	719,048.07	
Recording and Releasing Fees	82,624.82	
Salaries	4,563,505.61	
Contributions to Pension Trust Plans, etc.	59,855.43	
Supervision and Administration (when not allocated to other items)	1,573,228.54	
Taxes		
Licenses and License Taxes	60,551.26	
Other Taxes (Except Income Taxes)	908,194.67	
Telephone and Telegraph	484,232.14	
Travel Expenses	172,318.38	
Other Expenses	819,360.23	
Total Expenses Exclusive of Income Taxes and Interest Paid		$ 13,091,037.91
Income Balance on Which Income Taxes Are to be Computed		$ 8,722,126.55
Income Taxes		4,017,686.41
Net Earnings Derived from Consumer Loan Business Before Deducting Cost of Borrowed Funds		$ 4,704,440.14
Interest Paid		
Gross Interest Paid on Borrowed Capital Used in Consumer Loan Business		$ 6,182,218.94
Deduct Income Tax Reduction Resulting from Interest Paid		2,715,524.40
Net Cost of Interest Paid on Borrowed Capital Used in Consumer Loan Business		$ 3,466,694.54

SCHEDULE D

Reconciliation of Surplus or Net Worth

Earned Surplus or Net Worth at beginning of year	$ 14,097,200.04
Additions	
Net Earnings Derived from Consumer Loan Business During Year	4,704,440.14
Net Income Outside Consumer Loan Business During Year	371,196.31
Other Credits to Surplus or Net Worth	483,084.35
Total Credits	$ 19,655,920.84
Deductions	
Net Cost of Interest Paid	3,466,694.54
Amortization	86,608.92
Dividends Paid or Declared	125,478.25
Other Debits to Surplus or Net Worth	
Transfer of Earnings to Home Office Control	285,105.07
Other Debits	596,449.57
Total Debits	$ 4,360,336.35
Earned Surplus or Net Worth at end of year	$ 15,295,584.49

MONEY ORDER COMPANIES

Companies authorized by the Commissioner of Banking to engage in the business of issuing and selling checks, drafts, money orders, etc. in the State of West Virginia during the fiscal year ending June 30, 1979 are listed below.

Location	*Name*
Charleston, West Virginia	Food Haven, Inc.
Dallas, Texas	Republic Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, Calif.	BankAmerica Corp. Travelers Cheques
New York, N.Y.	Barclays Bank International, L.T.D.

CONSOLIDATED REPORT OF CONDITION OF THE ONE HUNDRED AND SEVEN NATIONAL BANKS AS OF JUNE 30, 1979

ASSETS	(In thousands)	LIABILITIES	(In thousands)
Cash & Due from Banks	$ 508,394	Demand Deposits	$ 1,304,551
U.S. Treas. Securities	403,188	Time Deposits	3,060,723
Other U.S. Obligations	387,856	TOTAL DEPOSITS	4,365,274
Obligations of States, etc.	703,500	Fed. Funds Purchased	262,203
Other Securities	72,247	Other Borrowings	53,900
Federal Funds Sold	332,041	Other Liabilities	131,859
Loans (Net)	2,677,125	Notes & Debentures	8,755
Direct Lease Financing	10,227	Capital Stock	74,101
Bank Premises, F. & F.	124,610	Surplus	155,321
Other Assets	54,319	Undivided Profits	207,821
		Capital Reserves	14,273
		TOTAL EQUITY CAPITAL	451,516
TOTAL ASSETS	$ 5,273,507	TOTAL LIABILITIES	$ 5,273,507

TOTAL TRUST DEPARTMENT ASSETS $ 1,133,123

CONDENSED
REPORT OF CONDITION
OF

NATIONAL BANKS

AS OF JUNE 30, 1979

ALDERSON, THE FIRST NATIONAL BANK OF ALDERSON

DAVID W. HAMBRICK, *President*

JOHN ROBERT HOLLIDAY, *V.P. & Cashier*

ASSETS		
Cash & Due from Banks	$	2,004
U.S. Treas. Securities		855
Other U.S. obligations		1,200
Obligations of states etc.		3,155
Fed. Funds sold		300
Loans		14,808
Bank Premises, F. & F.		432
Other Assets		233
TOTAL ASSETS	$	22,987

LIABILITIES		
Demand Deposits	$	5,975
Time Deposits		14,830
TOTAL DEPOSITS		20,805
Other liabilities		289
Capital Stock		189
Surplus		900
Undivided Profits		577
Capital Reserves		227
TOTAL EQUITY CAPITAL		1,893
TOTAL LIABILITIES	$	22,987

TOTAL TRUST DEPARTMENT ASSETS $ 66

ANSTED, THE NATIONAL BANK OF ANSTED

EDDIE E. WHITT, *President*

KATHLEEN GILL, *Cashier*

ASSETS		
Cash & Due from Banks	$	929
U.S. Treas. Securities		1,752
Other U.S. obligations		1,026
Obligations of states etc.		1,865
Other securities		18
Fed. Funds sold		825
Loans		5,765
Bank Premises, F. & F.		194
Other Assets		139
TOTAL ASSETS	$	12,513

LIABILITIES		
Demand Deposits	$	3,006
Time Deposits		8,172
TOTAL DEPOSITS		11,178
Other borrowings		39
Other liabilities		85
Capital Stock		288
Surplus		315
Undivided Profits		608
TOTAL EQUITY CAPITAL		1,211
TOTAL LIABILITIES	$	12,513

BARBOURSVILLE, THE GUYAN NATIONAL BANK

C. DAVID MULLINS, *President*

JEANETTE PHILLIPS, *Cashier*

ASSETS		
Cash & Due from Banks	$	867
U.S. Treas. Securities		748
Other U.S. obligations		301
Other securities		18
Fed. Funds sold		1,395
Loans		5,330
Bank Premises, F. & F.		322
Other Assets		81
TOTAL ASSETS	$	9,062

LIABILITIES		
Demand Deposits	$	2,253
Time Deposits		5,762
TOTAL DEPOSITS		8,015
Other borrowings		170
Other liabilities		46
Capital Stock		280
Surplus		310
Undivided Profits		241
TOTAL EQUITY CAPITAL		831
TOTAL LIABILITIES	$	9,062

BEAVER, MOUNTAIN NATIONAL BANK

ELMER L. DAVIS, *President* — **JEANETTE PHILLIPS**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,147	Demand Deposits	$	2,720
U.S. Treas. Securities		1,149	Time Deposits		7,956
Other U.S. obligations		3,500	TOTAL DEPOSITS		10,676
Obligations of states etc.		749	Other liabilities		168
Other securities		26	Capital Stock		500
Fed. Funds sold		200	Surplus		350
Loans		4,712	Undivided Profits		370
Bank Premises, F. & F.		407	TOTAL EQUITY CAPITAL		1,220
Other Assets		174			
TOTAL ASSETS	$	12,064	TOTAL LIABILITIES	$	12,064

BECKLEY, BECKLEY NATIONAL BANK

ELMER L. DAVIS, *President* — **SAMUEL L. ELMORE**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	8,977	Demand Deposits	$	23,601
U.S. Treas. Securities		11,988	Time Deposits		100,749
Other U.S. obligations		40,182	TOTAL DEPOSITS		124,350
Obligations of states etc.		23,850	Other liabilities		2,978
Other securities		1,065	Capital Stock		500
Fed. Funds sold		5,850	Surplus		8,000
Loans		43,523	Undivided Profits		3,333
Bank Premises, F. & F.		2,084	TOTAL EQUITY CAPITAL		11,833
Other Assets		1,642			
TOTAL ASSETS	$	139,161	TOTAL LIABILITIES	$	139,161

TOTAL TRUST DEPARTMENT ASSETS $ 4,113

BECKLEY, FIRST NATIONAL BANK

CHESTER G. ROBERTS, *President* — **DOLLIE E. ROACH**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,084	Demand Deposits	$	1,953
U.S. Treas. Securities		100	Time Deposits		6,517
Other U.S. obligations		1,550	TOTAL DEPOSITS		8,470
Other securities		27	Other liabilities		103
Fed. Funds sold		875	Capital Stock		600
Loans		5,109	Surplus		301
Bank Premises, F. & F.		422	Undivided Profits		(168)
Other Assets		112	Capital Reserves		(27)
			TOTAL EQUITY CAPITAL		706
TOTAL ASSETS	$	9,279	TOTAL LIABILITIES	$	9,279

BECKLEY, RALEIGH COUNTY NATIONAL BANK

J. CALLAWAY BROWN, *President* — **J. P. MORGAN**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	7,890	Demand Deposits	$	31,479
U.S. Treas. Securities		1,683	Time Deposits		84,175
Other U.S. obligations		1,302	TOTAL DEPOSITS		115,654
Obligations of states etc.		24,802	Fed. Funds purchased		2,849
Other securities		240	Other borrowings		1,358
Fed. Funds sold		22,050	Other liabilities		1,081
Loans		72,987	Capital Stock		986
Bank Premises, F. & F.		2,675	Surplus		7,000
Other Assets		977	Undivided Profits		5,134
			Capital Reserves		544
			TOTAL EQUITY CAPITAL		13,664
TOTAL ASSETS	$	134,606	TOTAL LIABILITIES	$	134,606

TOTAL TRUST DEPARTMENT ASSETS $ 12,453

BELLE, THE FIRST NATIONAL BANK OF BELLE

WILLIAM H. MOORE, *President* CLAYTON HARPER, JR., *Cashier*

ASSETS	
Cash & Due from Banks	$ 2,175
U.S. Treas. Securities	1,150
Other U.S. obligations	2,226
Obligations of states etc.	5,809
Other securities	26
Fed. Funds sold	635
Loans	13,700
Bank Premises, F. & F.	342
Other Assets	219
TOTAL ASSETS	$ 26,282

LIABILITIES	
Demand Deposits	$ 5,984
Time Deposits	18,432
TOTAL DEPOSITS	24,416
Other liabilities	157
Capital Stock	286
Surplus	573
Undivided Profits	828
Capital Reserves	22
TOTAL EQUITY CAPITAL	1,709
TOTAL LIABILITIES	$ 26,282

BERKELEY SPRINGS, CITIZENS NATIONAL BANK OF BERKELEY SPRINGS

J. ROBERT AYERS, *President* BETTY L. SPITZER, *Cashier*

ASSETS	
Cash & Due from Banks	$ 1,350
U.S. Treas. Securities	2,241
Other U.S. obligations	300
Obligations of states etc.	2,589
Other securities	38
Fed. Funds sold	200
Loans	13,803
Direct lease financing	13
Bank Premises, F. & F.	234
Other Assets	178
TOTAL ASSETS	$ 20,946

LIABILITIES	
Demand Deposits	$ 7,039
Time Deposits	11,522
TOTAL DEPOSITS	18,561
Other liabilities	258
Capital Stock	260
Surplus	1,000
Undivided Profits	828
Capital Reserves	39
TOTAL EQUITY CAPITAL	2,127
TOTAL LIABILITIES	$ 20,946

BIG CHIMNEY, ELK NATIONAL BANK

G. LEE LOCKHART, *President* RICHARD JORDAN, *Cashier*

ASSETS	
Cash & Due from Banks	$ 1,599
U.S. Treas. Securities	400
Other U.S. obligations	1,487
Obligations of states etc.	2,775
Other securities	29
Fed. Funds sold	100
Loans	10,582
Bank Premises, F. & F.	575
Other Assets	193
TOTAL ASSETS	$ 17,740

LIABILITIES	
Demand Deposits	$ 3,959
Time Deposits	12,092
TOTAL DEPOSITS	16,051
Other liabilities	63
Capital Stock	450
Surplus	525
Undivided Profits	651
TOTAL EQUITY CAPITAL	1,626
TOTAL LIABILITIES	$ 17,740

BLUEFIELD, THE FIRST NATIONAL BANK OF BLUEFIELD

B. L. JACKSON, JR., *President* J. L. MORGAN, *Cashier*

ASSETS	
Cash & Due from Banks	$ 7,953
U.S. Treas. Securities	13,479
Other U.S. obligations	6,310
Obligations of states etc.	18,089
Other securities	98
Fed. Funds sold	3,500
Loans	50,351
Bank Premises, F. & F.	1,629
Other Assets	1,338
TOTAL ASSETS	$ 102,747

LIABILITIES	
Demand Deposits	$ 24,121
Time Deposits	61,040
TOTAL DEPOSITS	85,161
Fed. Funds purchased	8,099
Other borrowings	238
Other liabilities	995
Capital Stock	1,250
Surplus	2,000
Undivided profits	5,004
TOTAL EQUITY CAPITAL	8,254
TOTAL LIABILITIES	$ 102,747

TOTAL TRUST DEPARTMENT ASSETS $ 54,851

BLUEFIELD, THE FLAT TOP NATIONAL BANK OF BLUEFIELD

W. K. BENTLEY, *President* **G. ROSS BOYCE**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 11,187	Demand Deposits	$ 31,116
U.S. Treas. Securities	5,548	Time Deposits	76,424
Other U.S. obligations	5,546	TOTAL DEPOSITS	107,540
Obligations of states etc.	18,348	Fed. Funds purchased	380
Other securities	139	Other borrowings	690
Fed. Funds sold	3,830	Other liabilities	1,336
Loans	72,941	Capital Stock	1,460
Bank Premises, F. & F.	2,225	Surplus	1,596
Other Assets	1,165	Undivided Profits	7,927
		TOTAL EQUITY CAPITAL	10,983
TOTAL ASSETS	$ 120,929	TOTAL LIABILITIES	$ 120,929

TOTAL TRUST DEPARTMENT ASSETS $ 95,652

BUCKHANNON, THE CENTRAL NATIONAL BANK OF BUCKHANNON

WILLIAM A. YOUNG, *President* **CALVIN M. SHREVE**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 4,013	Demand Deposits	$ 14,230
U.S. Treas. Securities	4,149	Time Deposits	41,608
Other U.S. obligations	4,870	TOTAL DEPOSITS	55,838
Obligations of states etc.	9,067	Other borrowings	245
Other securities	308	Other liabilities	256
Fed. Funds sold	3,000	Capital Stock	200
Loans	33,586	Surplus	3,000
Bank Premises, F. & F.	618	Undivided Profits	593
Other Assets	521	TOTAL EQUITY CAPITAL	3,793
TOTAL ASSETS	$ 60,132	TOTAL LIABILITIES	$ 60,132

CAMERON, THE FIRST NATIONAL BANK OF CAMERON

C. C. BISSETT, *President* **RICKIE L. BARNHART**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 952	Demand Deposits	$ 3,092
U.S. Treas. Securities	1,394	Time Deposits	6,628
Obligations of states etc.	3,658	TOTAL DEPOSITS	9,720
Other securities	116	Other liabilities	20
Fed. Funds sold	200	Capital Stock	400
Loans	5,202	Surplus	500
Bank Premises, F. & F.	254	Undivided Profits	1,162
Other Assets	26	TOTAL EQUITY CAPITAL	2,062
TOTAL ASSETS	$ 11,802	TOTAL LIABILITIES	$ 11,802

CHARLESTON, CHARLESTON NATIONAL BANK

THEODORE A. PLATZ, JR., *President* **M. N. COLEBANK**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 45,028	Demand Deposits	$ 92,892
U.S. Treas. Securities	12,083	Time Deposits	123,540
Other U.S. obligations	8,350	TOTAL DEPOSITS	216,432
Obligations of states etc.	33,060	Fed. Funds purchased	30,937
Other securities	1,241	Other borrowings	887
Federal funds sold	10,925	Other liabilities	3,167
Loans	152,593	Capital Stock	6,394
Direct lease financing	773	Surplus	10,788
Bank Premises, furn & fix	13,311	Undivided Profits	11,082
Other assets	3,352	Capital Reserves	1,029
		TOTAL EQUITY CAPITAL	29,293
TOTAL ASSETS	$ 280,716	TOTAL LIABILITIES	$ 280,716

TOTAL TRUST DEPARTMENT ASSETS $ 228,477

CHARLESTON, THE CITY NATIONAL BANK OF CHARLESTON

JAMES L. BURNS, *President* **J. RODNEY JONES**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 5,465	Demand Deposits	$ 16,173
U.S. Treas. Securities	3,818	Time Deposits	44,643
Other U.S. obligations	6,137	TOTAL DEPOSITS	60,816
Obligations of states etc.	11,015	Fed. Funds purchased	10,180
Other securities	61	Other liabilities	736
Fed. Funds sold	6,600	Capital Stock	525
Loans	40,796	Surplus	1,000
Bank Premises, F. & F.	1,244	Undivided Profits	2,339
Other Assets	555	Capital Reserves	95
		TOTAL EQUITY CAPITAL	3,959
TOTAL ASSETS	$ 75,691	TOTAL LIABILITIES	$ 75,691

CHARLESTON, KANAWHA BANKING & TRUST CO., N.A.

W. N. SHEARER, *President* **JOSEPH E. RAYMOND**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 23,024	Demand Deposits	$ 46,748
U.S. Treas. Securities	22,815	Time Deposits	102,492
Other U.S. obligations	38,233	TOTAL DEPOSITS	149,240
Obligations of states etc.	23,164	Fed. Funds purchased	9,860
Other securities	219	Other borrowings	3,620
Fed. Funds sold	34,325	Other liabilities	72,275
Loans	98,519	Capital Stock	1,348
Direct lease financing	129	Surplus	3,798
Bank Premises, F. & F.	4,217	Undivided Profits	6,102
Other Assets	1,735	Capital Reserves	137
		TOTAL EQUITY CAPITAL	11,385
TOTAL ASSETS	$ 246,380	TOTAL LIABILITIES	$ 246,380

TOTAL TRUST DEPARTMENT ASSETS $ 70,000

CHARLESTON, KANAWHA VALLEY BANK, N.A.

ROBERT F. BARONNER, *President* **PAUL V. CUNNINGHAM**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 65,843	Demand Deposits	$ 124,433
U.S. Treas. Securities	5,029	Time Deposits	192,243
Other U.S. obligations	54,481	TOTAL DEPOSITS	316,676
Obligations of states etc.	43,572	Fed. Funds purchased	81,145
Other securities	711	Other borrowings	6,283
Fed. Funds sold	64,990	Other liabilities	3,759
Loans	192,874	Capital Stock	8,438
Direct lease financing	5,429	Surplus	12,000
Bank Premises, F. & F.	9,375	Undivided Profits	19,897
Other Assets	5,978	Capital Reserves	84
		TOTAL EQUITY CAPITAL	40,419
TOTAL ASSETS	$ 448,282	TOTAL LIABILITIES	$ 448,282

TOTAL TRUST DEPARTMENT ASSETS $ 385,214

CHARLESTON, THE NATIONAL BANK OF COMMERCE OF CHARLESTON

JOHN E. MCDAVID, *President* **W. R. GRANDSTAFF**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 48,075	Demand Deposits	$ 62,614
U.S. Treas. Securities	9,581	Time Deposits	72,596
Other U.S. obligations	17,594	TOTAL DEPOSITS	135,210
Obligations of states etc.	17,819	Fed. Funds purchased	55,620
Other securities	1,286	Other borrowings	3,052
Fed. Funds sold	27,785	Other liabilities	1,647
Loans	78,864	Capital Stock	2,000
Bank Premises, F. & F.	4,922	Surplus	7,000
Other Assets	1,819	Undivided Profits	2,946
		Capital Reserves	270
		TOTAL EQUITY CAPITAL	12,216
TOTAL ASSETS	$ 207,745	TOTAL LIABILITIES	$ 207,745

TOTAL TRUST DEPARTMENT ASSETS $ 45,211

CHESTER, FIRST NATIONAL BANK OF CHESTER

ROBERT L. GESSFORD, *President* JOHN D. FITZJOHN, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	1,336	Demand Deposits	$	4,194
U.S. Treas. securities		747	Time Deposits		4,939
Other U.S. obligations		216	TOTAL DEPOSITS		9,133
Obligations of states etc.		1,947	Other liabilities		28
Other securities		23	Capital Stock		250
Fed. Funds sold		700	Surplus		500
Loans		5,499	Undivided Profits		872
Bank Premises, F. & F.		306	Capital Reserves		55
Other Assets		64	TOTAL EQUITY CAPITAL		1,677
TOTAL ASSETS	$	10,838	TOTAL LIABILITIES	$	10,838

TOTAL TRUST DEPARTMENT ASSETS $ 1,021

CLARKSBURG, THE EMPIRE NATIONAL BANK OF CLARKSBURG

CECIL B. HIGHLAND, JR., *President* ROBERT L. JEFFERSON, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	4,409	Demand Deposits	$	13,707
U.S. Treas. securities		19,157	Time Deposits		47,862
Other U.S. obligations		3,171	TOTAL DEPOSITS		61,569
Obligations of states etc.		17,516	Other liabilities		601
Other securities		197	Capital Stock		2,160
Fed. Funds sold		2,900	Surplus		4,400
Loans		20,433	Undivided Profits		1,318
Bank Premises, F. & F.		1,383	TOTAL EQUITY CAPITAL		7,878
Other Assets		882			
TOTAL ASSETS	$	70,048	TOTAL LIABILITIES	$	70,048

TOTAL TRUST DEPARTMENT ASSETS $ 1,343

CLARKSBURG, UNION NATIONAL BANK

ALFRED R. REPPERT, *President* WILLIAM B. ADAMS, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	16,271	Demand Deposits	$	41,675
U.S. Treas. securities		15,433	Time Deposits		112,925
Other securities		44,902	TOTAL DEPOSITS		154,600
Federal funds sold		15,250	Fed. Funds purchased		18,618
Loans		88,608	Other borrowings		1,055
Bank Premises, furn & fix		7,747	Other liabilities		1,618
Other Assets		2,096	Capital Stock		3,000
			Surplus		4,500
			Undivided Profits		6,416
			Capital Reserves		500
			TOTAL EQUITY CAPITAL		14,416
TOTAL ASSETS	$	190,307	TOTAL LIABILITIES	$	190,307

DAVIS, THE NATIONAL BANK OF DAVIS

EDWARD L. MCDONALD, *Ex. Vice President* ELSIE B. BIBLE, *Vice President*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	221	Demand Deposits	$	2,041
U.S. Treas. Securities		747	Time Deposits		2,981
Other U.S. obligations		50	TOTAL DEPOSITS		5,022
Obligations of states etc.		522	Capital Stock		50
Other securities - F.R.B. Stock		8	Surplus		200
Fed. Funds sold		450	Undivided Profits		286
Loans		3,362	TOTAL EQUITY CAPITAL		536
Direct lease financing		38			
Bank Premises, F. & F.		121			
Other Assets		39			
TOTAL ASSETS	$	5,558	TOTAL LIABILITIES	$	5,558

ELKINS, CITIZENS NATIONAL BANK OF ELKINS

WARREN M. ROY, *President* **RODGER L. WRIGHT**, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	4,284	Demand Deposits	$	14,868
U.S. Treas. securities		4,711	Time Deposits		36,401
Other U.S. obligations		4,090	TOTAL DEPOSITS		51,269
Obligations of states etc.		9,354	Other borrowings		313
Other securities		248	Other liabilities		380
Fed. Funds sold		1,000	Capital Stock		1,500
Loans		31,936	Surplus		2,100
Bank Premises, F. & F.		906	Undivided Profits		1,502
Other Assets		535	TOTAL EQUITY CAPITAL		5,102
TOTAL ASSETS	$	57,064	TOTAL LIABILITIES	$	57,064

TOTAL TRUST DEPARTMENT ASSETS $ 1,958

ELKINS, THE TYGARTS VALLEY NATIONAL BANK OF ELKINS

WILLIAM R. CROMWELL, JR., *President* **GEORGE C. SHEETS**, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	812	Demand Deposits	$	3,987
U.S. Treas. securities		651	Time Deposits		9,329
Other U.S. obligations		635	TOTAL DEPOSITS		13,316
Obligations of states etc.		1,934	Fed. Funds purchased		300
Other securities		17	Other liabilities		192
Loans		10,377	Notes & debentures		200
Bank Premises, F. & F.		545	Capital Stock		200
Other Assets		72	Surplus		200
			Undivided Profits		560
			Capital Reserves		75
			TOTAL EQUITY CAPITAL		1,035
TOTAL ASSETS	$	15,043	TOTAL LIABILITIES	$	15,043

FAIRMONT, CITY NATIONAL BANK OF FAIRMONT

JAMES E. PATTERSON, *President* **AARON L. HAWKINS**, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	4,307	Demand Deposits	$	14,727
U.S. Treas. securities		7,654	Time Deposits		47,489
Other U.S. obligations		4,188	TOTAL DEPOSITS		62,216
Obligations of states etc.		7,719	Other liabilities		588
Other securities		317	Capital Stock		960
Fed. Funds sold		5,000	Surplus		1,830
Loans		35,343	Undivided Profits		1,547
Bank Premises, F. & F.		1,988	Capital Reserves		143
Other Assets		768	TOTAL EQUITY CAPITAL		4,480
TOTAL ASSETS	$	67,284	TOTAL LIABILITIES	$	67,284

TOTAL TRUST DEPARTMENT ASSETS $ 1,026

FAIRMONT, COMMUNITY BANK AND TRUST, N.A.

WILLIAM T. MCLAUGHLIN, II, *President* **JAMES R. MARTIN**, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	5,701	Demand Deposits	$	12,316
U.S. Treas. securities		6,327	Time Deposits		50,464
Other U.S. obligations		2,398	TOTAL DEPOSITS		62,780
Obligations of states etc.		13,765	Fed. Funds purchased		3,908
Other securities		2,518	Other borrowings		2,376
Fed. Funds sold		3,650	Other liabilities		1,736
Loans		39,521	Notes & debentures		500
Bank Premises, F. & F.		1,758	Capital Stock		1,060
Other Assets		656	Surplus		1,210
			Undivided Profits		2,724
			TOTAL EQUITY CAPITAL		4,994
TOTAL ASSETS	$	76,294	TOTAL LIABILITIES		76,294

TOTAL TRUST DEPARTMENT ASSETS $ 2,700

FAIRMONT, FIRST NATIONAL BANK OF FAIRMONT

DAVID H. DAVIS, *President* **DONALD L. HAWKINS**, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 7,532	Demand Deposits	$ 21,689
U.S. Treas. securities	12,718	Time Deposits	61,521
Other U.S. obligations	800	TOTAL DEPOSITS	83,210
Obligations of states etc.	12,716	Other borrowings	745
Other securities	169	Other liabilities	1,091
Federal funds sold	3,500	Capital Stock	1,600
Loans	53,777	Surplus	2,200
Bank Premises, furn & fix	1,726	Undivided Profits	2,814
Other Assets	621	Capital Reserves	1,899
		TOTAL EQUITY CAPITAL	8,513
TOTAL ASSETS	$ 93,559	TOTAL LIABILITIES	$ 93,559

TOTAL TRUST DEPARTMENT ASSETS $ 7,679

FAIRMONT, MIDDLETOWN NATIONAL BANK

GENE C. SMITH, *President* **HELEN HARR**, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 1,480	Demand Deposits	$ 3,728
U.S. Treas. securities	817	Time Deposits	12,541
Obligations of states etc	1,999	TOTAL DEPOSITS	16,269
Other securities	3,115	Fed. Funds purchased	170
Fed. Funds sold	1,275	Other liabilities	145
Loans	8,522	Capital Stock	288
Bank Premises, F. & F.	265	Surplus	287
Other Assets	162	Undivided Profits	474
		Capital Reserves	2
		TOTAL EQUITY CAPITAL	1,051
TOTAL ASSETS	$ 17,635	TOTAL LIABILITIES	$ $17,635

FAYETTEVILLE, FAYETTE COUNTY NATIONAL BANK

FRANK K. MAHAN, *President* **LAWRENCE E. PEARCE**, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 1,023	Demand Deposits	$ 4,419
U.S. Treas. securities	980	Time Deposits	4,494
Other U.S. obligations	910	TOTAL DEPOSITS	8,913
Obligations of states etc.	1,946	Other borrowings	1,300
Other securities	18	Other liabilities	6
Fed. Funds sold	1,300	Capital Stock	300
Loans	5,083	Surplus	300
Bank Premises, F. & F.	273	Undivided Profits	661
Other Assets	15	Capital Reserves	68
		TOTAL EQUITY CAPITAL	1,329
TOTAL ASSETS	$ 11,548	TOTAL LIABILITIES	$ 11,548

FOLLANSBEE, CITIZENS NATIONAL BANK OF FOLLANSBEE

E. E. BOWEN, *President* **MRS. RUTH A. SHINGLETON**, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 1,435	Demand Deposits	$ 4,647
U.S. Treas. securities	1,359	Time Deposits	9,368
Other U.S. obligations	1,934	TOTAL DEPOSITS	14,015
Obligations of states etc.	16	Other borrowings	270
Fed. Funds sold	1,150	Other liabilities	41
Loans	9,056	Capital Stock	90
Direct lease financing	177	Surplus	279
Bank Premises, F. & F.	153	Undivided Profits	697
Other Assets	112	TOTAL EQUITY CAPITAL	1,066
TOTAL ASSETS	$ 15,392	TOTAL LIABILITIES	$ 15,392

GAULEY BRIDGE, GAULEY NATIONAL BANK

R. L. BELL, *President* — JOHN GOODE, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 1,618	Demand Deposits	$ 8,549
U.S. Treas. securities	1,574	Time Deposits	10,926
Other U.S. obligations	4,873	TOTAL DEPOSITS	19,475
Obligations of states etc.	9,708	Fed. Funds purchased	5,285
Other securities	36	Other liabilities	104
Fed. Funds sold	6,125	Capital Stock	600
Loans	4,536	Surplus	600
Bank Premises, F. & F.	505	Undivided Profits	3,090
Other Assets	339	Capital Reserves	160
		TOTAL EQUITY CAPITAL	4,450
TOTAL ASSETS	$ 29,314	TOTAL LIABILITIES	$ 29,314

GRAFTON, THE FIRST NATIONAL BANK OF GRAFTON

CECIL E. KEENER, JR., *President* — THOMAS KEYS, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 1,303	Demand Deposits	$ 5,341
U.S. Treas. securities	2,991	Time Deposits	10,057
Other U.S. obligations	5,552	TOTAL DEPOSITS	15,398
Obligations of states etc.	1,421	Other liabilities	65
Other securities	30	Capital Stock	200
Fed. Funds sold	1,400	Surplus	800
Loans	3,963	Undivided Profits	806
Bank Premises, F. & F.	405	TOTAL EQUITY CAPITAL	1,806
Other Assets	204		
TOTAL ASSETS	$ 17,269	TOTAL LIABILITIES	$ 17,269

TOTAL TRUST DEPARTMENT ASSETS $ 548

HAMLIN, LINCOLN NATIONAL BANK

W. EARL DAVIS, *President* — ILLA O. VICKERS, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 2,427	Demand Deposits	$ 9,091
U.S. Treas. securities	3,086	Time Deposits	22,495
Other U.S. obligations	4,132	TOTAL DEPOSITS	31,586
Obligations of states etc.	10,261	Other liabilities	654
Fed. Funds sold	1,300	Capital Stock	1,000
Loans	14,099	Surplus	1,000
Bank Premises, F. & F.	444	Undivided Profits	1,821
Other Assets	333	Capital Reserves	21
		TOTAL EQUITY CAPITAL	3,842
TOTAL ASSETS	$ 36,082	TOTAL LIABILITIES	$ 36,082

HINTON, FIRST NATIONAL BANK OF HINTON

J. T. COHERNOUR, *President* — BOB RICHMOND, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 1,776	Demand Deposits	$ 5,041
U.S. Treas. securities	1,299	Time Deposits	15,839
Other U.S. obligations	2,201	TOTAL DEPOSITS	20,880
Obligations of states etc.	1,750	Other liabilities	285
Other securities	39	Capital Stock	300
Fed. Funds sold	1,180	Surplus	1,000
Loans	14,034	Undivided Profits	856
Bank Premises, F. & F.	787	TOTAL EQUITY CAPITAL	2,156
Other Assets	255		
TOTAL ASSETS	$ 23,321	TOTAL LIABILITIES	$ 23,321

HINTON, THE NATIONAL BANK OF SUMMERS

F. W. Sawyers, *President* R. L. Campbell, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 2,149	Demand Deposits	$ 6,502
U.S. Treas. securities	1,759	Time Deposits	23,649
Other U.S. Obligations	900	TOTAL DEPOSITS	30,151
Obligations of states etc.	4,756	Other liabilities	463
Other securities	53	Capital Stock	500
Fed. Funds sold	1,450	Surplus	1,250
Loans	21,668	Undivided Profits	1,277
Bank Premises, F. & F.	756	TOTAL EQUITY CAPITAL	3,027
Other Assets	150		
TOTAL ASSETS	$ 33,641	TOTAL LIABILITIES	$ 33,641

HUNTINGTON, THE FIRST HUNTINGTON NATIONAL BANK

Robert J. DeLaney, Jr., *President* Donald G. Mason, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 15,536	Demand Deposits	$ 42,827
U.S. Treas. securities	4,838	Time Deposits	85,829
Other U.S. obligations	16,836	TOTAL DEPOSITS	128,656
Obligations of states etc.	13,843	Fed. Funds purchased	10,789
Other securities	5,115	Other borrowings	9,683
Fed. Funds sold	20,275	Other liabilities	4,590
Loans	83,664	Capital Stock	1,650
Bank Premises, F. & F.	6,358	Surplus	4,500
Other Assets	1,497	Undivided Profits	8,094
		TOTAL EQUITY CAPITAL	14,244
TOTAL ASSETS	$ 167,962	TOTAL LIABILITIES	$ 167,962

TOTAL TRUST DEPARTMENT ASSETS $ 60,812

HUNTINGTON, THE GUARANTY NATIONAL BANK

James D. Perry, *President* Osten P. Mathisen, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 12,111	Demand Deposits	$ 33,778
U.S. Treas. securities	7,235	Time Deposits	54,418
Other U.S. obligations	1,075	TOTAL DEPOSITS	88,196
Obligations of states etc.	17,895	Fed. Funds purchased	1,800
Other securities	418	Other liabilities	1,776
Fed. Funds sold	1,450	Capital Stock	1,096
Loans	55,799	Surplus	4,322
Bank Premises, F. & F.	4,439	Undivided Profits	3,990
Other Assets	758	TOTAL EQUITY CAPITAL	9,408
TOTAL ASSETS	$ 101,180	TOTAL LIABILITIES	$ 101,180

TOTAL TRUST DEPARTMENT ASSETS $ 29,709

INWOOD, SOUTH BERKELEY NATIONAL BANK OF INWOOD

, *President* Richard A. Heaton, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 538	Demand Deposits	$ 1,669
U.S. Treas. securities	808	Time Deposits	4,103
Other securities	9	TOTAL DEPOSITS	5,772
Loans	4,889	Fed. Funds purchased	175
Bank Premises, F. & F.	180	Other liabilities	50
Other Assets	49	Capital Stock	200
		Surplus	105
		Undivided Profits	171
		TOTAL EQUITY CAPITAL	476
TOTAL ASSETS	$ 6,473	TOTAL LIABILITIES	$ 6,473

KENOVA, FIRST NATIONAL BANK OF KENOVA

RAYMOND TURNER, *President* **JEAN ADKINS**, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	886	Demand Deposits	$	3,015
U.S. Treas. securities		3,970	Time Deposits		8,100
Obligations of states etc.		3,154	TOTAL DEPOSITS		11,115
Other securities		21	Other liabilities		30
Fed. Funds sold		327	Capital Stock		300
Loans		4,163	Surplus		400
Bank Premises, F. & F.		98	Undivided Profits		775
Other Assets		1	TOTAL EQUITY CAPITAL		1,475
TOTAL ASSETS	$	12,620	TOTAL LIABILITIES	$	12,620

KEYSER, THE NATIONAL BANK OF KEYSER

NELSON E. HAGERTY, *President* **LINCOLN H. WILKINS**, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	1,883	Demand Deposits	$	6,891
U.S. Treas. securities		2,250	Time Deposits		22,470
Other U.S. obligations		1,776	TOTAL DEPOSITS		29,361
Obligations of states etc.		4,018	Other liabilities		421
Other securities		576	Capital Stock		200
Fed. Funds sold		1,400	Surplus		550
Loans		18,890	Undivided Profits		1,387
Bank Premises, F. & F.		712	TOTAL EQUITY CAPITAL		2,137
Other Assets		414			
TOTAL ASSETS	$	31,919	TOTAL LIABILITIES	$	31,919

TOTAL TRUST DEPARTMENT ASSETS $ 2,378

KEYSTONE, FIRST NATIONAL BANK OF KEYSTONE

J. KNOX McCONNELL, *President* **BILLIE J. CHERRY**, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	3,340	Demand Deposits	$	3,637
U.S. Treas. securities		2,102	Time Deposits		19,670
Other U.S. obligations		3,667	TOTAL DEPOSITS		23,307
Obligations of states etc.		596	Other borrowings		19
Other securities		25	Other liabilities		373
Loans		14,875	Capital Stock		100
Bank Premises, F. & F.		259	Surplus		900
Other Assets		760	Undivided Profits		896
			Capital Reserves		29
			TOTAL EQUITY CAPITAL		1,925
TOTAL ASSETS	$	25,624	TOTAL LIABILITIES	$	25,624

KINGWOOD, ALBRIGHT NATIONAL BANK OF KINGWOOD

MAX BURIC, *President* **DONALD L. BREWER**, *Cashier*

ASSETS			LIABILITIES		
Cash & due from banks	$	3,153	Demand Deposits	$	11,610
U.S. Treas. securities		3,372	Time Deposits		24,843
Other U.S. obligations		2,411	TOTAL DEPOSITS		36,453
Obligations of states etc.		4,541	Other liabilities		44
Other securities		39	Capital Stock		300
Fed. Funds sold		400	Surplus		1,000
Loans		24,913	Undivided Profits		2,625
Bank Premises, F. & F.		1,366	TOTAL EQUITY CAPITAL		3,925
Other Assets		227			
TOTAL ASSETS	$	40,422	TOTAL LIABILITIES	$	40,422

TOTAL TRUST DEPARTMENT ASSETS $ 178

LOGAN, THE NATIONAL BANK OF LOGAN

H. J. GIBSON, *President* *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 7,214	Demand Deposits	$ 23,933
U.S. Treas. securities	10,998	Time Deposits	46,496
Other U.S. obligations	12,873	TOTAL DEPOSITS	70,429
Obligations of states etc.	20,201	Other liabilities	1,309
Other securities	75	Capital Stock	1,000
Loans	29,160	Surplus	1,300
Bank Premises, F. & F.	698	Undivided Profits	7,888
Other Assets	980	Capital Reserves	273
		TOTAL EQUITY CAPITAL	10,461
TOTAL ASSETS	$ 82,199	TOTAL LIABILITIES	$ 82,199

MADISON, BOONE NATIONAL BANK

DONALD PRICE, *Exec. Vice President* **WILLIAM A. WHITE**, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 2,709	Demand Deposits	$ 10,651
U.S. Treas. securities	1,702	Time Deposits	30,457
Other U.S. obligations	2,300	TOTAL DEPOSITS	41,108
Obligations of states etc.	9,501	Other liabilities	451
Other securities	36	Capital Stock	300
Fed. Funds sold	2,000	Surplus	900
Loans	26,122	Undivided Profits	3,126
Direct lease financing	255	TOTAL EQUITY CAPITAL	4,326
Bank Premises, F. & F.	718		
Other Assets	542		
TOTAL ASSETS	$ 45,885	TOTAL LIABILITIES	$ 45,885

MARLINTON, FIRST NATIONAL BANK IN MARLINTON

RAYMOND SHRADER, *President* **WILLIAM R. MCCARTY**, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 1,454	Demand Deposits	$ 5,132
U.S. Treas. securities	1,495	Time Deposits	13,286
Obligations of states etc.	3,719	TOTAL DEPOSITS	18,418
Other securities	10	Other liabilities	58
Fed. Funds sold	550	Capital Stock	100
Loans	12,608	Surplus	250
Bank Premises, F. & F.	190	Undivided Profits	1,172
		Capital Reserves	28
		TOTAL EQUITY CAPITAL	1,550
TOTAL ASSETS	$ 20,026	TOTAL LIABILITIES	$ 20,026

MARTINSBURG, CITIZENS NATIONAL BANK OF MARTINSBURG

CHARLES R. MCNUTT *President* **P. E. TEDERICK**, *Cashier*

ASSETS		LIABILITIES	
Cash & due from banks	$ 2,794	Demand Deposits	$ 9,591
U.S. Treas. securities	1,863	Time Deposits	27,356
Other U.S. obligations	3,636	TOTAL DEPOSITS	36,947
Obligations of states etc.	7,507	Other borrowings	853
Other securities	69	Other liabilities	482
Fed. Funds sold	300	Notes & debentures	393
Loans	24,580	Capital Stock	502
Bank Premises, F. & F.	815	Surplus	1,005
Other Assets	541	Undivided Profits	1,706
		Capital Reserves	217
		TOTAL EQUITY CAPITAL	3,430
TOTAL ASSETS	$ 42,105	TOTAL LIABILITIES	$ 42,105

TOTAL TRUST DEPARTMENT ASSETS $ 2,618

MARTINSBURG, THE OLD NATIONAL BANK OF MARTINSBURG

LACY I. RICE, JR., *President*

WALTER B. RIDENOUR, *Cashier*

ASSETS		
Cash & due from banks	$	4,732
U.S. Treas. securities		8,982
Other U.S. obligations		400
Obligations of states etc.		6,246
Other securities		83
Fed. Funds sold		1,300
Loans		38,763
Bank Premises, F. & F.		1,654
Other Assets		503
TOTAL ASSETS	$	62,663

LIABILITIES		
Demand Deposits	$	14,610
Time Deposits		41,626
TOTAL DEPOSITS		56,236
Other liabilities		625
Capital Stock		600
Surplus		2,000
Undivided Profits		3,146
Capital Reserves		56
TOTAL EQUITY CAPITAL		5,802
TOTAL LIABILITIES	$	62,663

TOTAL TRUST DEPARTMENT ASSETS $ 10,097

MARTINSBURG, PEOPLES NATIONAL BANK

R. G. BURKHART, *President*

GEORGE W. PONTON, JR., *Cashier*

ASSETS		
Cash & Due from Banks	$	2,540
U.S. Treas. Securities		3,322
Other U.S. obligations		403
Obligations of states etc.		3,779
Other securities		732
Loans		19,035
Bank Premises, F. & F.		743
Other Assets		253
TOTAL ASSETS	$	30,807

LIABILITIES		
Demand Deposits	$	7,182
Time Deposits		20,798
TOTAL DEPOSITS		27,980
Other liabilities		289
Capital Stock		300
Surplus		1,003
Undivided Profits		1,235
TOTAL EQUITY CAPITAL		2,538
TOTAL LIABILITIES	$	30,807

TOTAL TRUST DEPARTMENT ASSETS $ 3,088

MARTINSBURG, SUBURBAN NATIONAL BANK

L. I. RICE, JR., *President*

GARY G. FLEMING, *Cashier*

ASSETS		
Cash & Due from Banks	$	1,693
U.S. Treas. Securities		600
Other U.S. obligations		100
Obligations of states etc.		1,050
Other securities		10
Fed. Funds sold		650
Loans		6,424
Bank Premises, F. & F.		169
Other Assets		56
TOTAL ASSETS	$	10,752

LIABILITIES		
Demand Deposits	$	3,133
Time Deposits		6,850
TOTAL DEPOSITS		9,983
Other liabilities		120
Capital Stock		200
Surplus		130
Undivided Profits		304
Capital Reserves		15
TOTAL EQUITY CAPITAL		649
TOTAL LIABILITIES	$	10,752

MATEWAN, MATEWAN NATIONAL BANK

DAN R. MOORE, *President*

FRANK SCOTT, *Cashier*

ASSETS		
Cash & Due from Banks	$	3,088
U.S. Treas. Securities		1,994
Other U.S. obligations		2,745
Obligations of states etc.		4,613
Other securities		650
Fed. Funds sold		300
Loans		26,257
Direct lease financing		200
Bank Premises, F. & F.		211
Other Assets		381
TOTAL ASSETS	$	40,439

LIABILITIES		
Demand Deposits	$	9,103
Time Deposits		26,848
TOTAL DEPOSITS		35,951
Other borrowings		1,048
Other liabilities		169
Capital Stock		600
Surplus		1,000
Undivided Profits		1,550
Capital Reserves		121
TOTAL EQUITY CAPITAL		3,271
TOTAL LIABILITIES	$	40,439

MONONGAH, NATIONAL BANK OF MONONGAH

WILLIAM L. CATHER, *President* **RAYMOND PRUDNICK**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	982	Demand Deposits	$	2,605
U.S. Treas. Securities		1,161	Time Deposits		8,931
Other U.S. obligations		600	TOTAL DEPOSITS		11,536
Obligations of states etc.		1,551	Other liabilities		65
Other securities		9	Notes & debentures		78
Fed. Funds sold		1,450	Capital Stock		225
Loans		6,223	Surplus		275
Bank Premises, F. & F.		426	Undivided Profits		292
Other Assets		73	Capital Reserves		4
			TOTAL EQUITY CAPITAL		796
TOTAL ASSETS	$	12,475	TOTAL LIABILITIES	$	12,475

MONTGOMERY, MERCHANTS NATIONAL BANK

GEORGE F. DAVIS, *President* **B. G. KIRBY**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	3,106	Demand Deposits	$	7,817
U.S. Treas. Securities		4,898	Time Deposits		23,752
Other U.S. obligations		7,225	TOTAL DEPOSITS		31,569
Obligations of states etc.		1,345	Other liabilities		681
Other securities		46	Capital Stock		240
Fed. Funds sold		3,200	Surplus		640
Loans		14,211	Undivided Profits		1,742
Bank Premises, F. & F.		546	Capital Reserves		71
Other Assets		366	TOTAL EQUITY CAPITAL		2,693
TOTAL ASSETS	$	34,943	TOTAL LIABILITIES	$	34,943

MONTGOMERY, THE MONTGOMERY NATIONAL BANK

GUY S. DOOLEY, JR., *President* **SANDRA S. HUDDLESTON**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	2,174	Demand Deposits	$	9,799
U.S. Treas. Securities		1,299	Time Deposits		23,591
Other U.S. obligations		3,501	TOTAL DEPOSITS		33,390
Obligations of states etc.		7,627	Other liabilities		830
Other securities		82	Capital Stock		600
Fed. Funds sold		1,650	Surplus		1,300
Loans		20,495	Undivided Profits		2,081
Bank Premises, F. & F.		1,016	TOTAL EQUITY CAPITAL		3,981
Other Assets		357			
TOTAL ASSETS	$	38,201	TOTAL LIABILITIES	$	38,201

TOTAL TRUST DEPARTMENT ASSETS $ 93

MOOREFIELD, SOUTH BRANCH VALLEY NATIONAL BANK

RENICK C. WILLIAMS, *President* **EDGEL C. LILLER**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,253	Demand Deposits	$	5,577
Other U.S. obligations		1,477	Time Deposits		12,032
Other securities		2,304	TOTAL DEPOSITS		17,609
Fed. Funds sold		1,150	Other liabilities		1,363
Loans		13,929	Capital Stock		146
Bank Premises, F. & F.		318	Surplus		723
Other Assets		125	Undivided Profits		679
			Capital Reserves		36
			TOTAL EQUITY CAPITAL		1,584
TOTAL ASSETS	$	20,556	TOTAL LIABILITIES	$	20,556

MORGANTOWN, CENTRAL NATIONAL BANK

N. CARL HARDIN, *President* JOHN C. HARLESS, *Cashier & Chief Executive Officer*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 691	Demand Deposits	$ 2,830
Other U.S. obligations	2,209	Time Deposits	3,826
Other securities	30	TOTAL DEPOSITS	6,656
Fed. Funds sold	755	Other liabilities	52
Loans	3,627	Capital Stock	500
Bank Premises, F. & F.	480	Surplus	500
Other Assets	82	Undivided Profits	166
		TOTAL EQUITY CAPITAL	1,166
TOTAL ASSETS	$ 7,874	TOTAL LIABILITIES	$ 7,874

MORGANTOWN, FIRST NATIONAL BANK OF MORGANTOWN

MARTIN PIRIBEK, *President* BOYD HASTINGS, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 10,312	Demand Deposits	$ 36,070
U.S. Treas. Securities	13,546	Time Deposits	72,439
Other U.S. obligations	5,000	TOTAL DEPOSITS	108,509
Obligations of states etc.	28,112	Fed. Funds purchased	2,684
Other securities	40	Other liabilities	1,133
Fed. Funds sold	6,700	Capital Stock	2,574
Loans	59,256	Surplus	5,148
Bank Premises, F. & F.	1,821	Undivided Profits	5,461
Other Assets	1,371	Capital Reserves	649
		TOTAL EQUITY CAPITAL	13,832
TOTAL ASSETS	$ 126,158	TOTAL LIABILITIES	$ 126,158

TOTAL TRUST DEPARTMENT ASSETS $ 8,929

MORGANTOWN, MOUNTAINEER NATIONAL BANK

LARRY B. GARNER, *President* , *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 538	Demand Deposits	$ 1,668
U.S. Treas. Securities	499	Time Deposits	3,519
Other securities	324	TOTAL DEPOSITS	5,187
Fed. Funds sold	1,295	Fed. Funds purchased	100
Loans	3,215	Other liabilities	51
Bank Premises, F. & F.	209	Capital Stock	400
Other Assets	72	Surplus	400
		Undivided Profits	14
		TOTAL EQUITY CAPITAL	814
TOTAL ASSETS	$ 6,152	TOTAL LIABILITIES	$ 6,152

MORGANTOWN, THE SUNCREST NATIONAL BANK

C. BARTON LOAR, *Exec. Vice President* CLYDE A. RICE, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 2,487	Demand Deposits	$ 7,547
U.S. Treas. Securities	3,081	Time Deposits	20,091
Other U.S. obligations	1,309	TOTAL DEPOSITS	27,638
Obligations of states etc.	3,788	Other liabilities	551
Other securities	59	Notes & debentures	300
Fed. Funds sold	750	Capital Stock	375
Loans	18,156	Surplus	1,600
Bank Premises, F. & F.	1,042	Undivided Profits	355
Other Assets	147	TOTAL EQUITY CAPITAL	2,330
TOTAL ASSETS	$ 30,819	TOTAL LIABILITIES	$ 30,819

MOUNDSVILLE, FIRST NATIONAL BANK

C. E. GRISELL, *President* E. W. JONES, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 2,819	Demand Deposits	$ 7,878
U.S. Treas. Securities	1,804	Time Deposits	23,169
Other U.S. obligations	2,350	TOTAL DEPOSITS	31,047
Obligations of states etc.	6,811	Fed. Funds purchased	300
Other securities	62	Other liabilities	412
Loans	19,072	Capital Stock	500
Bank Premises, F. & F.	950	Surplus	500
Other Assets	359	Undivided Profits	1,409
		Capital Reserves	59
		TOTAL EQUITY CAPITAL	2,468
TOTAL ASSETS	$ 34,227	TOTAL LIABILITIES	$ 34,227

TOTAL TRUST DEPARTMENT ASSETS $ 150

NEW MARTINSVILLE, FIRST NATIONAL BANK

HARRY L. LANTZ, *President* CLIFFORD BRINER, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 3,152	Demand Deposits	$ 8,902
U.S. Treas. Securities	10,617	Time Deposits	17,870
Other U.S. obligations	4,000	TOTAL DEPOSITS	26,772
Obligations of states etc.	3,019	Other liabilities	254
Federal funds sold	2,050	Capital Stock	130
Loans	5,894	Surplus	400
Bank Premises, furn & fix	213	Undivided Profits	1,436
Other Assets	407	Capital Reserves	360
		TOTAL EQUITY CAPITAL	2,326
TOTAL ASSETS	$ 29,352	TOTAL LIABILITIES	$ 29,352

NEW MARTINSVILLE, FIRST WETZEL NATIONAL BANK

WILLIAM S. ABRAHAM, *President* JOHN S. MCCULLEY, JR., *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 429	Demand Deposits	$ 838
Other U.S. obligations	100	Time Deposits	4,659
Obligations of states etc.	443	TOTAL DEPOSITS	5,497
Other securities	75	Other liabilities	149
Fed. Funds sold	675	Capital Stock	231
Loans	4,233	Surplus	201
Bank Premises, F. & F.	361	Undivided Profits	316
Other Assets	78	TOTAL EQUITY CAPITAL	748
TOTAL ASSETS	$ 6,394	TOTAL LIABILITIES	$ 6,394

NORTHFORK, FIRST CLARK NATIONAL BANK

JAMES M. SUTTON, *President* GEORGIA LEE SHUMATE, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 2,084	Demand Deposits	$ 4,873
U.S. Treas. Securities	1,502	Time Deposits	20,749
Obligations of states etc.	5,258	TOTAL DEPOSITS	25,622
Other securities	60	Other borrowings	130
Fed. Funds sold	1,900	Other liabilities	369
Loans	17,696	Capital Stock	726
Direct lease financing	87	Surplus	726
Bank Premises, F. & F.	200	Undivided Profits	1,450
Other Assets	236	TOTAL EQUITY CAPITAL	2,902
TOTAL ASSETS	$ 29,023	TOTAL LIABILITIES	$ 29,023

OAK HILL, MERCHANTS & MINERS NATIONAL BANK

C. R. Hill, Jr., *President*

Timothy D. Velie, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	3,493	Demand Deposits	$	10,469
U.S. Treas. Securities		3,599	Time Deposits		25,715
Other U.S. obligations		2,299	TOTAL DEPOSITS		36,184
Obligations of states etc.		5,974	Fed. Funds purchased		200
Other securities		160	Other borrowings		342
Fed. Funds sold		920	Other liabilities		407
Loans		21,950	Capital Stock		1,000
Bank Premises, F. & F.		1,290	Surplus		1,000
Other Assets		678	Undivided Profits		1,191
			Capital Reserves		39
			TOTAL EQUITY CAPITAL		3,230
TOTAL ASSETS	$	40,363	TOTAL LIABILITIES	$	40,363

PARKERSBURG, THE PARKERSBURG NATIONAL BANK

Richard M. Adams, *President*

Joe L. Wilson, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	15,558	Demand Deposits	$	40,956
U.S. Treas. Securities		4,288	Time Deposits		86,569
Other U.S. obligations		3,381	TOTAL DEPOSITS		127,525
Obligations of states etc.		19,356	Fed. Funds purchased		7,404
Other securities		175	Other borrowings		2,563
Fed. Funds sold		1,875	Other liabilities		1,195
Loans		98,194	Notes & debentures		3,188
Direct lease financing		1,713	Capital Stock		2,000
Bank Premises, F. & F.		5,507	Surplus		2,000
Other Assets		1,576	Undivided Profits		5,748
			TOTAL EQUITY CAPITAL		9,748
TOTAL ASSETS	$	151,623	TOTAL LIABILITIES	$	151,623

TOTAL TRUST DEPARTMENT ASSETS $ 34,194

PARKERSBURG, UNION TRUST NATIONAL BANK

Raymond E. Church, *President*

Terrell C. Jones, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	5,119	Demand Deposits	$	14,951
U.S. Treas. Securities		1,986	Time Deposits		28,835
Other U.S. obligations		1,551	TOTAL DEPOSITS		43,786
Obligations of states etc.		4,376	Fed. Funds purchased		625
Other securities		100	Other liabilities		726
Fed. Funds sold		1,200	Capital Stock		653
Loans		31,677	Surplus		1,347
Direct lease financing		345	Undivided Profits		1,954
Bank Premises, F. & F.		1,155	TOTAL EQUITY CAPITAL		3,954
Other Assets		1,582			
TOTAL ASSETS	$	49,091	TOTAL LIABILITIES	$	49,091

TOTAL TRUST DEPARTMENT ASSETS $ 147,623

PARSONS, THE FIRST NATIONAL BANK OF PARSONS

R. W. Minear, *President*

David J. Orr, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	704	Demand Deposits	$	2,514
U.S. Treas. Securities		1,299	Time Deposits		5,604
Other U.S. obligations		638	TOTAL DEPOSITS		8,118
Obligations of states etc.		662	Capital Stock		198
Other securities		16	Surplus		346
Fed. Funds sold		350	Undivided Profits		203
Loans		4,952	TOTAL EQUITY CAPITAL		747
Bank Premises, F. & F.		244			
TOTAL ASSETS	$	8,865	TOTAL LIABILITIES	$	8,865

PETERSTOWN, THE FIRST NATIONAL BANK

JAMES J. TERRY, *President* — **WILLIAM A. BAILEY**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 619	Demand Deposits	$ 2,770
U.S. Treas. Securities	739	Time Deposits	3,682
Obligations of states etc.	436	TOTAL DEPOSITS	6,452
Other securities	8	Capital Stock	40
Fed. Funds sold	400	Surplus	400
Loans	4,984	Undivided Profits	351
Bank Premises, F. & F.	48	TOTAL EQUITY CAPITAL	791
Other Assets	9		
TOTAL ASSETS	$ 7,243	TOTAL LIABILITIES	$ 7,243

PHILIPPI, FIRST NATIONAL BANK OF PHILIPPI

W. WEBB BUTCHER, *President* — **WILLIAM EUGENE RIGHMAN**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 2,580	Demand Deposits	$ 5,691
U.S. Treas. Securities	3,839	Time Deposits	21,541
Other U.S. obligations	1,593	TOTAL DEPOSITS	27,232
Obligations of states etc.	5,781	Other liabilities	206
Other securities	93	Capital Stock	103
Fed. Funds sold	2,000	Surplus	1,000
Loans	13,974	Undivided Profits	1,673
Bank Premises, F. & F.	129	Capital Reserves	35
Other Assets	260	TOTAL EQUITY CAPITAL	2,811
TOTAL ASSETS	$ 30,249	TOTAL LIABILITIES	$ 30,249

PIEDMONT, THE FIRST NATIONAL BANK OF PIEDMONT

DR. LEWIS F. ENGLE, *President* — **LEWIS E. BIGGS**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 1,518	Demand Deposits	$ 3,033
U.S. Treas. Securities	2,557	Time Deposits	7,314
Other U.S. obligations	900	TOTAL DEPOSITS	10,347
Obligations of states etc.	916	Fed. Funds purchased	200
Other securities	35	Other liabilities	107
Loans	5,846	Capital Stock	360
Bank Premises, F. & F.	271	Surplus	800
Other Assets	18	Undivided Profits	237
		Capital Reserves	10
		TOTAL EQUITY CAPITAL	1,407
TOTAL ASSETS	$ 12,061	TOTAL LIABILITIES	$ 12,061

POINT PLEASANT, CITIZENS NATIONAL BANK OF POINT PLEASANT

CHARLES C. LANHAM, *President* — **ROD BRAND**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 3,802	Demand Deposits	$ 12,031
U.S. Treas. Securities	2,445	Time Deposits	33,310
Other U.S. obligations	2,292	TOTAL DEPOSITS	45,341
Obligations of states etc.	8,507	Fed. Funds purchased	350
Loans	35,160	Other Liabilities	2,074
Bank Premises, F. & F.	1,046	Notes & debentures	1,346
Other Assets	502	Capital Stock	487
		Surplus	1,338
		Undivided Profits	2,818
		TOTAL EQUITY CAPITAL	4,643
TOTAL ASSETS	$ 53,754	TOTAL LIABILITIES	$ 53,754

TOTAL TRUST DEPARTMENT ASSETS $ 1,072

RAINELLE, WESTERN GREENBRIER NATIONAL BANK

J. B. Dobbins, *President*

D. E. Crookshanks, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,922	Demand Deposits	$	6,535
U.S. Treas. Securities		4,892	Time Deposits		14,468
Other U.S. obligations		3,600	TOTAL DEPOSITS		21,003
Obligations of states etc.		6,755	Capital Stock		300
Other securities		30	Surplus		700
Fed. Funds sold		2,000	Undivided Profits		1,774
Loans		4,445	Capital Reserves		10
Bank Premises, F. & F.		110	TOTAL EQUITY CAPITAL		2,784
Other Assets		33			
TOTAL ASSETS	$	23,787	TOTAL LIABILITIES	$	23,787

RICHWOOD, CHERRY RIVER NATIONAL BANK

Brooks B. Callaghan, *President*

David Frazer, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,222	Demand Deposits	$	3,663
U.S. Treas. Securities		4,547	Time Deposits		12,825
Obligations of states etc.		1,476	TOTAL DEPOSITS		16,488
Other securities		41	Other borrowings		120
Fed. Funds sold		500	Other liabilities		89
Loans		9,664	Capital Stock		100
Bank Premises, F. & F.		701	Surplus		1,100
Other Assets		225	Undivided Profits		479
			TOTAL EQUITY CAPITAL		1,679
TOTAL ASSETS	$	18,376	TOTAL LIABILITIES	$	18,376

RIPLEY, THE FIRST NATIONAL BANK OF RIPLEY

William E. Casto, *President*

J. Vernon Fisher, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	2,897	Demand Deposits	$	7,648
U.S. Treas. Securities		3,993	Time Deposits		23,961
Obligations of states etc.		4,240	TOTAL DEPOSITS		31,609
Other securities		60	Fed. Funds purchased		740
Fed. Funds sold		250	Other borrowings		201
Loans		23,682	Other liabilities		706
Bank Premises, F. & F.		666	Capital Stock		300
Other Assets		289	Surplus		1,700
			Undivided Profits		771
			Capital Reserves		50
			TOTAL EQUITY CAPITAL		2,821
TOTAL ASSETS	$	36,077	TOTAL LIABILITIES	$	36,077

ROMNEY, THE FIRST NATIONAL BANK OF ROMNEY

Paul C. Williams, *President*

David M. Myers, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,296	Demand Deposits	$	4,492
U.S. Treas. Securities		1,429	Time Deposits		13,059
Other U.S. obligations		905	TOTAL DEPOSITS		17,551
Obligations of states etc.		2,291	Other liabilities		525
Other securities		12	Capital Stock		50
Fed. Funds sold		500	Surplus		350
Loans		12,770	Undivided Profits		1,135
Bank Premises, F. & F.		209	TOTAL EQUITY CAPITAL		1,535
Other Assets		199			
TOTAL ASSETS	$	19,611	TOTAL LIABILITIES	$	19,611

RONCEVERTE, THE FIRST NATIONAL BANK OF RONCEVERTE

WILLIAM M. DICKSON, *President* KEITH E. MORGAN, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	2,574	Demand Deposits	$	8,069
U.S. Treas. Securities		2,476	Time Deposits		23,323
Other U.S. obligations		400	TOTAL DEPOSITS		31,392
Obligations of states etc.		3,390	Other borrowings		109
Other securities		60	Other liabilities		305
Loans		24,237	Capital Stock		963
Bank Premises, F. & F.		918	Surplus		1,000
Other Assets		469	Undivided Profits		693
			Capital Reserves		62
			TOTAL EQUITY CAPITAL		2,718
TOTAL ASSETS	$	34,524	TOTAL LIABILITIES	$	34,524

TOTAL TRUST DEPARTMENT ASSETS $ 1,133

RONCEVERTE, RONCEVERTE NATIONAL BANK

T. E. GOODWIN, *President* DONALD R. HONAKER, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	2,001	Demand Deposits	$	6,023
U.S. Treas. Securities		2,198	Time Deposits		27,153
Other U.S. obligations		601	TOTAL DEPOSITS		33,176
Obligations of states etc.		4,231	Other borrowings		551
Other securities		42	Other liabilities		315
Fed. Funds sold		3,300	Capital Stock		400
Loans		22,883	Surplus		1,000
Bank Premises, F. & F.		1,015	Undivided Profits		1,197
Other Assets		368	TOTAL EQUITY CAPITAL		2,597
TOTAL ASSETS	$	36,639	TOTAL LIABILITIES	$	36,639

ROWLESBURG, THE PEOPLES NATIONAL BANK

D. M. WILES, *President* WALTER WABLE, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	570	Demand Deposits	$	1,824
U.S. Treas. Securities		523	Time Deposits		3,758
Other U.S. obligations		667	TOTAL DEPOSITS		5,582
Obligations of states etc.		1,667	Other liabilities		5
Other securities		33	Capital Stock		50
Fed. Funds sold		725	Surplus		850
Loans		2,446	Undivided Profits		234
Other Assets		90	TOTAL EQUITY CAPITAL		1,134
TOTAL ASSETS	$	6,721	TOTAL LIABILITIES	$	6,721

ST. ALBANS, CITIZENS NATIONAL BANK OF ST. ALBANS

EDWARD JACKSON, *President* LARRY E. STEWART, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	3,889	Demand Deposits	$	7,908
U.S. Treas. Securities		1,500	Time Deposits		21,709
Other U.S. obligations		1,016	TOTAL DEPOSITS		29,617
Obligations of states etc.		2,123	Other liabilities		765
Other securities		34	Capital Stock		480
Loans		22,646	Surplus		898
Bank Premises, F. & F.		937	Undivided Profits		755
Other Assets		370	TOTAL EQUITY CAPITAL		2,133
TOTAL ASSETS	$	32,515	TOTAL LIABILITIES	$	32,515

ST. MARYS, THE FIRST NATIONAL BANK

CARL A. GUTHRIE, *President* — **GARY B. MARTIN**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 1,154	Demand Deposits	$ 4,968
U.S. Treas. Securities	2,000	Time Deposits	11,766
Other U.S. obligations	3,498	TOTAL DEPOSITS	16,734
Obligations of states etc.	2,171	Fed. Funds purchased	650
Other securities	14	Other borrowings	271
Loans	9,312	Other liabilities	56
Bank Premises, F. & F.	406	Capital Stock	100
Other Assets	234	Surplus	350
		Undivided Profits	628
		TOTAL EQUITY CAPITAL	1,078
TOTAL ASSETS	$ 18,789	TOTAL LIABILITIES	$ 18,789

TOTAL TRUST DEPARTMENT ASSETS $ 117

SALEM, FIRST NATIONAL BANK AT SALEM

WILLIS E. STALNAKER, *President* — **HAROLD B. DENHAM**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 735	Demand Deposits	$ 2,963
U.S. Treas. Securities	890	Time Deposits	3,761
Other U.S. obligations	307	TOTAL DEPOSITS	6,724
Obligations of states etc.	913	Other borrowings	50
Other securities	63	Other liabilities	7
Loans	4,752	Capital Stock	50
Bank Premises, F. & F.	113	Surplus	400
Other Assets	34	Undivided Profits	526
		Capital Reserves	50
		TOTAL EQUITY CAPITAL	1,026
TOTAL ASSETS	$ 7,807	TOTAL LIABILITIES	$ 7,807

SCOTT DEPOT, TEAYS VALLEY NATIONAL BANK

W. N. SHEARER, *President* — **WILLIAM H. CAIN, JR.**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 952	Demand Deposits	$ 2,846
U.S. Treas. Securities	1,651	Time Deposits	7,342
Other U.S. obligations	200	TOTAL DEPOSITS	10,188
Obligations of states etc.	1,206	Other liabilities	129
Other securities	20	Capital Stock	400
Loans	6,857	Surplus	272
Bank Premises, F. & F.	356	Undivided Profits	325
Other Assets	76	Capital Reserves	4
		TOTAL EQUITY CAPITAL	1,001
TOTAL ASSETS	$ 11,318	TOTAL LIABILITIES	$ 11,318

SISTERSVILLE, THE UNION NATIONAL BANK

HARLAN BELL, *President* — **SHIRLEY BARRICK**, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 668	Demand Deposits	$ 2,771
U.S. Treas. Securities	1,643	Time Deposits	6,138
Other U.S. obligations	208	TOTAL DEPOSITS	8,909
Obligations of states etc.	329	Other liabilities	99
Fed. Funds sold	2,150	Capital Stock	175
Loans	4,616	Surplus	325
Bank Premises, F. & F.	552	Undivided Profits	645
Other Assets	38	Capital Reserves	51
		TOTAL EQUITY CAPITAL	1,196
TOTAL ASSETS	$ 10,204	TOTAL LIABILITIES	$ 10,204

TOTAL TRUST DEPARTMENT ASSETS $ 2,000

SOPHIA, GULF NATIONAL BANK

J. CALLAWAY BROWN, *President* HEAFORD MCKINNEY, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,057	Demand Deposits	$	2,000
U.S. Treas. Securities		1,222	Time Deposits		5,934
Other securities		24	TOTAL DEPOSITS		7,934
Fed. Funds sold		2,600	Other liabilities		144
Loans		3,933	Capital Stock		500
Bank Premises, F. & F.		351	Surplus		300
Other Assets		4	Undivided Profits		313
			TOTAL EQUITY CAPITAL		1,113
TOTAL ASSETS	$	9,191	TOTAL LIABILITIES	$	9,191

SOUTH CHARLESTON, FIRST NATIONAL BANK OF SOUTH CHARLESTON

MARSHALL BUCKALEW, *President* JOHN W. BURDISS, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	4,221	Demand Deposits	$	13,776
U.S. Treas. Securities		1,002	Time Deposits		16,934
Obligations of states etc.		9,968	TOTAL DEPOSITS		30,710
Other securities		80	Other liabilities		116
Loans		17,351	Capital Stock		1,000
Bank Premises, F. & F.		1,506	Surplus		1,000
Other Assets		554	Undivided Profits		1,856
			TOTAL EQUITY CAPITAL		3,856
TOTAL ASSETS	$	34,682	TOTAL LIABILITIES	$	34,682

TOTAL TRUST DEPARTMENT ASSETS $ 2,255

SPENCER, THE FIRST NATIONAL BANK OF SPENCER

G. F. HEDGES, JR., *President* SIDNEY P. MACE, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	2,397	Demand Deposits	$	7,819
U.S. Treas. Securities		1,458	Time Deposits		23,947
Other U.S. obligations		3,149	TOTAL DEPOSITS		31,766
Obligations of states etc.		7,342	Other borrowings		345
Other securities		61	Other liabilities		384
Fed. Funds sold		600	Capital Stock		546
Loans		19,499	Surplus		1,500
Direct lease financing		260	Undivided Profits		1,694
Bank Premises, F. & F.		1,088	TOTAL EQUITY CAPITAL		3,740
Other Assets		381			
TOTAL ASSETS	$	36,235	TOTAL LIABILITIES	$	36,235

SUTTON, THE HOME NATIONAL BANK OF SUTTON

B. D. MARPLE, *President* VAN R. THORN, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,865	Demand Deposits	$	6,724
U.S. Treas. Securities		4,570	Time Deposits		20,204
Other U.S. obligations		1,286	TOTAL DEPOSITS		26,928
Obligations of states etc.		6,045	Other liabilities		178
Other securities		39	Capital Stock		600
Fed. Funds sold		1,375	Surplus		700
Loans		14,038	Undivided Profits		1,330
Bank Premises, F. & F.		289	Capital Reserves		3
Other Assets		232	TOTAL EQUITY CAPITAL		2,633
TOTAL ASSETS	$	29,739	TOTAL LIABILITIES	$	29,739

TERRA ALTA, FIRST NATIONAL BANK

George Kirk, Jr., *President* Duane E. Kelley, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,451	Demand Deposits	$	4,325
U.S. Treas. Securities		993	Time Deposits		18,099
Other U.S. obligations		1,792	TOTAL DEPOSITS		22,424
Obligations of states etc.		3,609	Fed. Funds purchased		300
Other securities		37	Other borrowings		150
Fed. Funds sold		650	Other liabilities		217
Loans		15,908	Notes & debentures		150
Bank Premises, F. & F.		566	Capital Stock		298
Other Assets		169	Surplus		758
			Undivided Profits		878
			TOTAL EQUITY CAPITAL		1,934
TOTAL ASSETS	$	25,175	TOTAL LIABILITIES	$	25,175

VIENNA, OHIO VALLEY NATIONAL BANK

Douglass H. Adams, *President* Jean Craft, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	2,985	Demand Deposits	$	8,510
U.S. Treas. Securities		2,547	Time Deposits		19,579
Other U.S. obligations		2,100	TOTAL DEPOSITS		28,089
Obligations of states etc.		4,959	Other borrowings		272
Other securities		24	Other liabilities		146
Fed. Funds sold		500	Notes & debentures		400
Loans		16,500	Capital Stock		279
Direct lease financing		59	Surplus		458
Bank Premises, F. & F.		927	Undivided Profits		1,261
Other Assets		304	TOTAL EQUITY CAPITAL		1,998
TOTAL ASSETS	$	30,905	TOTAL LIABILITIES	$	30,905

VIENNA, UNION CENTRAL NATIONAL BANK

William L. Pollock, *President* Larry M. Tracey, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	989	Demand Deposits	$	3,623
U.S. Treas. Securities		250	Time Deposits		5,276
Other U.S. obligations		1,500	TOTAL DEPOSITS		8,899
Other securities		15	Fed. Funds purchased		225
Loans		6,856	Other liabilities		183
Direct lease financing		78	Capital Stock		327
Bank Premises, F. & F.		131	Surplus		169
Other Assets		144	Undivided Profits		160
			TOTAL EQUITY CAPITAL		656
TOTAL ASSETS	$	9,963	TOTAL LIABILITIES	$	9,963

WEBSTER SPRINGS, WEBSTER SPRINGS NATIONAL BANK

William W. Myers, *President* Randall N. Underwood, *V.P. & Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,618	Demand Deposits	$	6,326
U.S. Treas. Securities		2,232	Time Deposits		11,466
Other U.S. obligations		402	TOTAL DEPOSITS		17,792
Obligations of states etc.		2,148	Other borrowings		66
Other securities		18	Other liabilities		217
Fed. Funds sold		385	Capital Stock		300
Loans		11,668	Surplus		300
Bank Premises, F. & F.		703	Undivided Profits		676
Other Assets		177	TOTAL EQUITY CAPITAL		1,276
TOTAL ASSETS	$	19,351	TOTAL LIABILITIES	$	19,351

WEIRTON, FIRST NATIONAL BANK OF WEIRTON

HENRY G. SCHMAL[illegible]G, *President* GILDA PARIS, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	2,565	Demand Deposits	$	6,532
U.S. Treas. Securities		2,098	Time Deposits		16,644
Other U.S. obligations		2,701	TOTAL DEPOSITS		23,176
Obligations of states etc.		2,142	Other borrowings		244
Other securities		20	Other liabilities		224
Fed. Funds sold		900	Capital Stock		300
Loans		14,222	Surplus		350
Bank Premises, F. & F.		421	Undivided Profits		909
Other Assets		134	TOTAL EQUITY CAPITAL		1,559
TOTAL ASSETS	$	25,203	TOTAL LIABILITIES	$	25,203

WEIRTON, WEIRTON NATIONAL BANK

R. M. THOMSPSON, *President*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	879	Demand Deposits	$	1,289
U.S. Treas. Securities		350	Time Deposits		15,234
Other U.S. obligations		1,956	TOTAL DEPOSITS		16,523
Obligations of states etc.		1,968	Other borrowings		93
Other securities		18	Other liabilities		946
Fed. Funds sold		1,025	Capital Stock		200
Loans		11,668	Surplus		390
Bank Premises, F. & F.		988	Undivided Profits		694
Other Assets		108	Capital Reserves		114
			TOTAL EQUITY CAPITAL		1,398
TOTAL ASSETS	$	18,960	TOTAL LIABILITIES	$	18,960

WELCH, McDOWELL COUNTY NATIONAL BANK IN WELCH

R. L. PAGE, *President* A. C. MULLINS, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	5,032	Demand Deposits	$	17,531
U.S. Treas. Securities		13,725	Time Deposits		34,094
Other U.S. obligations		7,160	TOTAL DEPOSITS		51,625
Obligations of states etc		14,221	Other liabilities		360
Other securities		1,633	Capital Stock		500
Fed. Funds sold		2,700	Surplus		2,000
Loans		16,970	Undivided Profits		7,996
Direct lease financing		35	TOTAL EQUITY CAPITAL		10,496
Bank Premises, F. & F.		258			
Other Assets		747			
TOTAL ASSETS	$	62,481	TOTAL LIABILITIES	$	62,481

WELLSBURG, WELLSBURG NATIONAL BANK

JOHN J. PAULL, JR., *President* H. RAY ZIMMERMAN,, *Executive V.P. & Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,867	Demand Deposits	$	6,640
U.S. Treas. Securities		2,174	Time Deposits		20,508
Other U.S. obligations		1,488	TOTAL DEPOSITS		27,148
Obligations of states etc.		4,700	Other borrowings		291
Other securities		33	Other liabilities		332
Fed. Funds sold		1,650	Capital Stock		100
Loans		17,270	Surplus		1,000
Bank Premises, F. & F.		650	Undivided Profits		1,195
Other Assets		320	Capital Reserves		86
			TOTAL EQUITY CAPITAL		2,381
TOTAL ASSETS	$	30,152	TOTAL LIABILITIES	$	30,152

WEST HAMLIN, FIRST NATIONAL BANK OF WEST HAMLIN

Alben R. Du Vall, *President* | Alice M. Triplett, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 1,705	Demand Deposits	$ 2,904
U.S. Treas. Securities	1,027	Time Deposits	12,554
Other U.S. obligations	3,818	TOTAL DEPOSITS	15,458
Obligations of states etc	3,025	Other borrowings	265
Other securities	23	Other liabilities	643
Fed. Funds sold	500	Capital Stock	382
Loans	6,940	Surplus	383
Bank Premises, F. & F.	491	Undivided Profits	662
Other Assets	264	TOTAL EQUITY CAPITAL	1,427
TOTAL ASSETS	$ 17,793	TOTAL LIABILITIES	$ 17,793

WESTON, STONEWALL NATIONAL BANK

Donald E. Atchison, *President* | William C. Epps, Jr., *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 740	Demand Deposits	$ 956
U.S. Treas. Securities	499	Time Deposits	986
Other U.S. obligations	100	TOTAL DEPOSITS	1,942
Other securities	24	Other liabilities	16
Fed. Funds sold	100	Capital Stock	400
Loans	1,023	Surplus	400
Bank Premises, F. & F.	396	Undivided Profits	150
Other Assets	26	TOTAL EQUITY CAPITAL	950
TOTAL ASSETS	$ 2,908	TOTAL LIABILITIES	$ 2,908

WESTON, WESTON NATIONAL BANK

John G. Davisson, *President* | Valjean Edinger, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 1,990	Demand Deposits	$ 8,023
U.S. Treas. Securities	3,481	Time Deposits	23,175
Other U.S. obligations	2,135	TOTAL DEPOSITS	31,198
Obligations of states etc	4,533	Other liabilities	386
Other securities	47	Capital Stock	323
Fed. Funds sold	2,050	Surplus	1,077
Loans	19,544	Undivided Profits	1,939
Bank Premises, F. & F.	559	TOTAL EQUITY CAPITAL	3,339
Other Assets	284		
TOTAL ASSETS	$ 34,923	TOTAL LIABILITIES	$ 34,923

WEST UNION, FIRST NATIONAL BANK IN WEST UNION

G. W. Hill, *President* | James A. Gain, *Cashier*

ASSETS		LIABILITIES	
Cash & Due from Banks	$ 1,012	Demand Deposits	$ 3,253
U.S. Treas. Securities	479	Time Deposits	5,082
Obligations of states etc.	816	TOTAL DEPOSITS	8,335
Other securities	3	Capital Stock	50
Fed. Funds sold	600	Surplus	50
Loans	6,046	Undivided Profits	800
Bank Premises, F. & F.	269	TOTAL EQUITY CAPITAL	900
Other Assets	10		
TOTAL ASSETS	$ 9,235	TOTAL LIABILITIES	$ 9,235

WHEELING, THE FIRST NATIONAL BANK & TRUST CO. OF WHEELING

Jerry A. Halverson, *President* **F. Lee Strasser, Jr.**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	5,851	Demand Deposits	$	18,245
U.S. Treas. Securities		4,202	Time Deposits		49 678
Other U.S. obligations		2,000	TOTAL DEPOSITS		67,923
Obligations of states etc.		10,298	Other borrowings		4,883
Other securities		96	Other liabilities		1,237
Fed. Funds sold		2,000	Notes & debentures		500
Loans		53,210	Capital Stock		980
Bank Premises, F. & F.		1,154	Surplus		1,550
Other Assets		834	Undivided Profits		2,572
			TOTAL EQUITY CAPITAL		5,102
TOTAL ASSETS	$	79,645	TOTAL LIABILITIES	$	79,645

WHEELING, FIRST WEST VIRGINIA BANK, N.A. - COMMUNITY

Ronald L. Solomon, *President* **Beverly A. Barker**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	658	Demand Deposits	$	1,188
U.S. Treas. Securities		700	Time Deposits		5,916
Other U.S. obligations		407	TOTAL DEPOSITS		7,104
Obligations of states etc.		80	Other liabilities		206
Other securities		27	Capital Stock		320
Fed. Funds sold		1,000	Surplus		400
Loans		4,828	Undivided Profits		129
Bank Premises, F. & F.		216	Capital Reserves		11
Other Assets		254	TOTAL EQUITY CAPITAL		860
TOTAL ASSETS	$	8,170	TOTAL LIABILITIES	$	8,170

WHEELING, SECURITY NATIONAL BANK & TRUST CO.

Robert F. Thompson, *President* **Henry Dean**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	6,282	Demand Deposits	$	17,563
U.S. Treas. Securities		13,199	Time Deposits		48,249
Other U.S. obligations		1,000	TOTAL DEPOSITS		65,812
Obligations of states etc.		13,001	Other borrowings		4,499
Other securities		110	Other liabilities		702
Fed. Funds sold		3,650	Capital Stock		980
Loans		42,731	Surplus		2,520
Bank Premises, F. & F.		1,274	Undivided Profits		6,558
Other Assets		897	Capital Reserves		1,073
			TOTAL EQUITY CAPITAL		11,131
TOTAL ASSETS	$	82,144	TOTAL LIABILITIES	$	82,144

TOTAL TRUST DEPARTMENT ASSETS $ 100

WHEELING, WHEELING NATIONAL BANK

W. D. McKain, *President* **Mary Kay Olashuk**, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	3,345	Demand Deposits	$	8,625
U.S. Treas. Securities		2,888	Time Deposits		59,065
Other U.S. obligations		8,600	TOTAL DEPOSITS		67,690
Obligations of states etc.		8,351	Fed. Funds purchased		3,151
Other securities		338	Other borrowings		3,093
Fed. Funds sold		2,000	Other liabilities		1,394
Loans		52,137	Notes & debentures		1,200
Direct lease financing		636	Capital Stock		1,545
Bank Premises, F. & F.		1,919	Surplus		1,225
Other Assets		782	Undivided Profits		1,288
			Capital Reserves		410
			TOTAL EQUITY CAPITAL		4,468
TOTAL ASSETS	$	80,996	TOTAL LIABILITIES	$	80,996

TOTAL TRUST DEPARTMENT ASSETS $ 11,915

WILLIAMSON, FIRST NATIONAL BANK

J. B. Lawson, *President* S. P. Younger, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	4,441	Demand Deposits	$	11,681
U.S. Treas. Securities		10,543	Time Deposits		29,246
Other U.S. obligations		5,393	TOTAL DEPOSITS		40,930
Obligations of states etc.		8,483	Fed. Funds purchased		900
Other securities		76	Other liabilities		228
Loans		14,871	Capital Stock		200
Bank Premises, F. & F.		1,322	Surplus		2,000
Other Assets		597	Undivided Profits		1,468
			TOTAL EQUITY CAPITAL		3,668
TOTAL ASSETS	$	45,726	TOTAL LIABILITIES	$	45,726

WILLIAMSON, THE NATIONAL BANK OF COMMERCE

Charles D. Sayers, *President* B. R. Ailiff, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	3,975	Demand Deposits	$	10,463
U.S. Treas. Securities		4,221	Time Deposits		35,552
Other U.S. obligations		6,975	TOTAL DEPOSITS		46,015
Obligations of states etc.		9,902	Other borrowings		499
Other securities		80	Other liabilities		445
Fed. Funds sold		3,050	Capital Stock		200
Loans		21,629	Surplus		2,300
Bank Premises, F. & F.		327	Undivided Profits		1,199
Other Assets		499	TOTAL EQUITY CAPITAL		3,699
TOTAL ASSETS	$	50,658	TOTAL LIABILITIES	$	50,658

TOTAL TRUST DEPARTMENT ASSETS $ 450

WILLIAMSTOWN, THE WILLIAMSTOWN NATIONAL BANK

A. R. Sidell, *President* Ernest J. Snider, *Cashier*

ASSETS			LIABILITIES		
Cash & Due from Banks	$	1,001	Demand Deposits	$	3,106
U.S. Treas. Securities		722	Time Deposits		9,311
Other U.S. obligations		1,200	TOTAL DEPOSITS		12,417
Obligations of states etc.		1,478	Other liabilities		84
Other securities		14	Capital Stock		75
Fed. Funds sold		750	Surplus		375
Loans		8,015	Undivided Profits		548
Bank Premises, F. & F.		237	TOTAL EQUITY CAPITAL		998
Other Assets		82			
TOTAL ASSETS	$	13,499	TOTAL LIABILITIES	$	13,499